SERFF Tracking Number: STAN-125928918 State: Arkansas
Filing Company: Standard Insurance Company State Tracking Number: 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Filing at a Glance

Company: Standard Insurance Company

Product Name: IDI Rates for B152 class 5A SERFF Tr Num: STAN-125928918 State: ArkansasLH TOI: H11I Individual Health - Disability Income SERFF Status: Closed State Tr Num: 41239

Sub-TOI: H11I.008 Combined Short Term and Co Tr Num: B152-5A State Status: Approved-Closed

Long Term - Unrelated to marketing with

employer or association groups

Filing Type: Rate Co Status: Reviewer(s): Rosalind Minor

Author: Ruth Ansin Disposition Date: 01/12/2009
Date Submitted: 01/06/2009 Disposition Status: Approved-

Closed

Implementation Date Requested: 02/16/2009 Implementation Date:

State Filing Description:

General Information

Project Name: 5A Noncan NonGI Rate Reduction Status of Filing in Domicile: Pending

Project Number: B152-5A Date Approved in Domicile:

Requested Filing Mode: Review & Approval Domicile Status Comments: Filing

simultaneously.

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact: -12.5%

Market Type: Individual

Group Market Size:

Group Market Type:

Filing Status Changed: 01/12/2009

State Status Changed: 01/12/2009 Deemer Date:

Corresponding Filing Tracking Number:

Filing Description:

Submission contains revised premium rate pages for our individual disability income insurance policy, form number B152(5/05)AR, and optional riders (see below), all approved by your office on June 24, 2005.

SERFF Tracking Number: STAN-125928918 State: Arkansas
Filing Company: Standard Insurance Company State Tracking Number: 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

The revised pages, which replace corresponding pages 56-61 and 344-349 in our originally filed rate exhibit, reflect a reduction of 12.5% for occupation class 5A when Noncancelable Policy Rider form PR6(5/05) is attached to the base policy. Also included are reduced rates for our Supplemental Social Insurance Benefit Rider form PR1(5/05) when it is attached to the base policy along with the Noncancelable Policy Rider. This rate reduction will apply to new fully underwritten policies effective March 16, 2009. Current policies are not affected. No other rates for this policy are changing, and no policy language is being revised.

As explained in the enclosed Actuarial Memorandum Addendum, we are decreasing the rates for this subset of future policies based on its favorable morbidity experience. We expect only a small percentage of future sales (6% to 8%) to be affected.

Because this is a rate reduction for future insureds, and because pricing assumptions have not changed and the new rates still comply with state requirements, any certifications provided with the original product filing still apply. In addition to the rate pages and Actuarial Memorandum Addendum, a copy of the originally filed Actuarial Memorandum is attached for your reference.

Company and Contact

Filing Contact Information

Ruth Ansin, Senior Compliance Analyst ransin@standard.com
1200 SW Sixth Avenue (971) 321-8514 [Phone]
Portland, OR 97204 (971) 321-7805[FAX]

Filing Company Information

Standard Insurance Company CoCode: 69019 State of Domicile: Oregon

1100 SW 6th Avenue Group Code: 1348 Company Type: Life Insurance

Portland, OR 97204 Group Name: SIC State ID Number:

(971) 321-6823 ext. [Phone] FEIN Number: 93-0242990

Filing Fees

SERFF Tracking Number: STAN-125928918 State: Arkansas

Filing Company: Standard Insurance Company State Tracking Number: 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No

Fee Explanation: 1 filing of rates separate from policy = \$50.

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Standard Insurance Company \$50.00 01/06/2009 24850941

 SERFF Tracking Number:
 STAN-125928918
 State:
 Arkansas

 Filing Company:
 Standard Insurance Company
 State Tracking Number:
 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved- Closed	Rosalind Minor	01/12/2009	01/12/2009

SERFF Tracking Number: STAN-125928918 State: Arkansas

Filing Company: Standard Insurance Company State Tracking Number: 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to

marketing with employer or association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Disposition

Disposition Date: 01/12/2009

Implementation Date:

Status: Approved-Closed

Comment:

Company Name:	Overall % Rate	Written Premium	# of Policy	Premium:	Maximum %	Minimum %	Overall %
	Impact:	Change for this	Holders		Change (where	Change (where	Indicated
		Program:	Affected for		required):	required):	Change:
			this				
			Program:				
Standard Insurance	-12.500%	\$		\$	%	%	%
Company							

 SERFF Tracking Number:
 STAN-125928918
 State:
 Arkansas

 Filing Company:
 Standard Insurance Company
 State Tracking Number:
 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Item Type	Item Name	Item Status	Public Access
Supporting Document	Health - Actuarial Justification	Approved-Closed	No
Supporting Document	Originally Filed Actuarial Memo	Approved-Closed	No
Rate	B152 Rate Exhibit pages 56-61	Approved-Closed	Yes

SERFF Tracking Number: STAN-125928918 State: Arkansas

Filing Company: Standard Insurance Company State Tracking Number: 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term - Unrelated to

marketing with employer or association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Rate Information

Rate data applies to filing.

Filing Method:

Rate Change Type: Decrease

Overall Percentage of Last Rate Revision:

Decrease

Effective Date of Last Rate Revision:

Filing Method of Last Filing:

Company Rate Information

Company Name:	Overall %	Overall % Rate	Written	# of Policy	Premium:	Maximum %	Minimum %
	Indicated	Impact:	Premium	Holders		Change (where	Change (where
	Change:		Change for	Affected for this		required):	required):
			this	Program:			
			Program:				
Standard Insurance	%	-12.500%				%	%
Company							

 SERFF Tracking Number:
 STAN-125928918
 State:
 Arkansas

 Filing Company:
 Standard Insurance Company
 State Tracking Number:
 41239

Company Tracking Number: B152-5A

TOI: H111 Individual Health - Disability Income Sub-TOI: H111.008 Combined Short Term and Long Term -

Unrelated to marketing with employer or

association groups

Product Name: IDI Rates for B152 class 5A

Project Name/Number: 5A Noncan NonGI Rate Reduction/B152-5A

Rate/Rule Schedule

Review **Document Name:** Affected Form Rate **Rate ActionInformation: Attachments** Status: **Numbers:** Action:* (Separated with commas) Approved- B152 Rate Exhibit B152(5/05)AR, Revised 5A_Rates_45.pdf Closed pages 56-61 PR6(5/05), PR1(5/05)

!							/ith Non-Cap						
				Coverage	Perio	Occupation Class 5A With Non-Cancelable Premiums to Policy Anniversary On or Following Insured Life!	On or Follov	vina Insured	ums Life's 66th Bir	thday			
Gender						,	Male			,			
		Benefit Period is 2 Years	is 2 Years		ሟ	Benefit Period is 5 Years	s 5 Years		m	enefit Period	Benefit Period is Entire Coverage Period	age Period	
Issue		Waiting Period in Days	d in Days			Waiting Period in Days	in Days				Waiting Period in Days	ys	
Age	99	8	180	365	909	90	180	365	60	90	180	365	730
	10.52	8,46	7.67	92.9	12.09	9.49	8.66	7.68	18.28	13.35	12.24	10.84	10.02
19	10.19	8.20	7.43	6,55	12.09	9,49	8.66	7.68	18.28	13.35	12.24	10.84	10.02
20	9.86	7.94	7.19	6.34	12,09	9.49	8.66	7.68	18.28	13,35	12.24	10.84	10.02
21	9.53	7.67	6.94	6.12	12.09	9,49	8.65	7.67	18.28	13,35	12.22	10.82	10.00
77	9.25	7.44	6.73	5.95	12.09	9.49	8.65	7.65	18.28	13.35	12.22	10.80	9.68
23	9.00	7.24	6.54	5.75	12.08	9.49	8.64	7.63	18.28	13.35	12.21	10.78	9.97
24	8.75	7.04	6.35	5,58	12.03	9,44	8.59	7.59	18.28	13.35	12.20	10.76	9.95
52	8.53	6.86	6.20	5.43	11.96	9.39	8.54	7.53	18,28	13.35	12.20	10.75	9.95
56	8.32	69'9	6,05	5.30	11.85	9.30	8,46	7.46	18.28	13,35	12.19	10.75	9.64
27	8.14	6.55	5.91	5,18	11.75	9.22	8.39	7.40	18,31	13.36	12.21	10.75	9.95
28	8,02	6,46	5.83	5.11	11.75	9.22	8,39	7.39	18,44	13.47	12.29	10.83	10.03
59	7,97	6,41	5.78	2.08	11.83	9.28	8.44	7.45	18 69	13.65	12.47	10.98	10.16
8	7.98	6,42	5.79	2.08	12.00	9.42	8.57	7.55	19.07	13.92	12,72	11.21	10.36
33	8.07	6,49	5.86	5.15	12.26	9.63	8,76	7.73	19.60	14.31	13.08	11.52	10.65
32	8.24	6.63	5,99	5.26	12.64	9.92	9,03	7.96	20.31	14,83	13.56	11.95	11.03
33	8.49	6.83	6.17	5.42	13.12	10.30	9.38	8.28	21.18	15.47	14,14	12.47	11.49
8	8.79	7.08	6.40	29.65	13.69	10.74	9.78	8.64	22.18	16.20	14.81	13,06	12.01
35	9.15	7:37	99.9	5,85	14.32	11.24	10,25	9.05	23.28	16,99	15.56	13,72	12.58
36	9.55	7.68	96'9	6.11	15.02	11.79	10,75	9,49	24.44	17.85	16.35	14,42	13.18
37	9.98	8.03	7.27	6.39	15.76	12.37	11.29	86'6	25.66	18.73	17.16	15.15	13.79
æ ;	10,44	8.40	7.60	6.69	16,55	12.99	11.86	10.47	26.88	19.63	17,99	15.88	14.39
<u>۾</u>	10,90	8.78	7.95	6.99	17.35	13.62	12.43	10.99	28.11	20.52	18.81	16,62	14,98
- 9	11,38	9.15	8.30	7.30	18.17	14.26	13,03	11.52	29.29	21.39	19.61	17,32	15.52
[] :	11.81	9.50	8.61	7.58	18.97	14.89	13,60	12.02	30.45	22.23	20.39	18,01	16.04
42	12.20	9.81	8.89	7.82	19.74	15.50	14.15	12.51	31.62	23.09	21.18	18,71	16.55
£ ;	12.56	10.11	9.16	8.05	20.50	16.09	14,70	12.99	32.82	23.97	21.98	19.42	17.05
4 ;	12.94	10,41	9.43	8.30	21,30	16.72	15.27	13,49	34.05	24.86	22.79	20.13	17.53
₹ 1	13.37	10.76	5/.6	8.56	22.16	17.40	15,88	14.02	35.30	25.77	23.63	20.84	18,01
€ í	13.89	11.17 11.00	10.12	8,88	23.11	18.14	16.56	14.60	36.58	26.71	24.48	21.58	18.47
7 ;	14.52	11,68	10.57	9.27	24.19	18.98	17.32	15.26	37.91	27.68	25.35	22.32	18,93
\$ 6	15.30	12.31	11.13	9.74	25.41	19.94	18.17	16.00	39.27	28.67	26.24	23.07	19.37
<u> </u>	10.20	13.08	11.82	10.33	20.83	21.05	19.17	16.84	40.69	29.71	27.16	23.84	19.81
2 2	10.01	14.04	12.67	11.04	28.46	42.34 er er	20.32	T/ 8T	42.15 42.65	30.7	28.11	24.61	20.24
5 2	10.03	16.38	15,03	11.07	32.30	25.76	27.00	18.87	45.05	31.88	29.08	25.38	20.66
4 6	20.02	17.74	15.71	13 75	34.45	55.52	56.22 FA AC	20.02	12.51	23.01	20,00	26.10 50.75	21.00
3 12	73.90	19.22	17.23	14 81	36.78	78.80	76.07	72.57	48 43	71.16	32.08	20.92	21.40
. K	25.90	20.84	18.63	15.93	39.27	30.87	77.77	23.87	70.10	36 58	33.10	28.42	22:12
26	28.08	22.59	20.14	17.12	41.94	32.92	29.58	25.27	51.82	37,84	34.14	29.14	22.51
57	30.43	24.48	21.76	18.37	44.79	35.15	31.49	26.72	53.57	39.11	35.19	29,83	22.83
23	32.96	26.52	23.49	19.67	47.83	37.54	33.51	28.21	55,36	40.43	36.24	30.49	23.14
29	35.67	28.71	25.33	21.02	51.06	40.07	35.65	29.73	57.20	41.76	37.31	31.09	23.42
09	38.58	31.05	27.28	22.40	54.48	42.76	37.88	31.27	59,08	43.14	38.37	31.65	23.70

_	_				Occupa	tion Class 5A	5A With Non-Can	Occupation Class 5A With Non-Cancelable Premiums	nms				
				Coverage	Period to Po	licy Anniversa	Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday	wing Insured	Life's 66th Bir	thday			
Gender			2				Female				:		
1001		Waiting Period is 2 Years	IS 2 Years			Meliting Period is 5 Years	1 IS 5 Years		Ω.	enefit Period	Benefit Period is Entire Coverage Period	age Period	
And	9	00	180	365	60	OO LOO	180	365	1 09	ou Maich	180 111 081	365	720
18	18.72	14.58	13.06	11.34	20.39	15.53	14.07	12.34	38.05	26.55	24.19	21.31	19.69
19	18.04	14.05	12.59	10.94	20.39	15.53	14.07	12.34	38,05	26.55	24.19	21,31	19.69
70	17.37	13.53	12.12	10.53	20.39	15.53	14.07	12.34	38.05	26.55	24.19	21.31	19.69
21	16.70	13.00	11.64	10.09	20.39	15.53	14.05	12.31	38.05	26.55	24.17	21.25	19.65
22	16.08	12.52	11.20	9.70	20.39	15.53	14.04	12.29	38.05	26.55	24.14	21.21	19.61
23	15.54	12.10	10.82	9:36	20.39	15.53	14.03	12.27	38.05	26.55	24,12	21.18	19.58
24	15.04	11.72	10.47	9.05	20.38	15.52	14,01	12.24	38.05	26.55	24.12	21.15	19.56
52	14.59	11.36	10.14	8.77	20.33	15.48	13,97	12.20	38,05	26.55	24.11	21.13	19.55
56	14,18	11.03	9.85		20.24	15.42	13.91	12.15	38.05	26.55	24.10	21.11	19.54
27	13.81	10.75	9,59	8,29	20.13	15.33	13,83	12.07	38.07	26.56	24.11	21.12	19.55
28	13.50	10.52	9.39	8.10	20.02	15.25	13,76	12.01	38.16	26.63	24.17	21.17	19.59
53	13.27	10.33	9.22	7.96	19.96	15.20	13.72	11.97	38.33	26.74	24.27	21.26	19,68
ဓ္	13.10	10.20	9.11	7.87	19.97	15.21	13.73	11.98	38.56	26.91	24.43	21.40	19,79
33	12,99	10.12	9.04	7,81	20.04	15.26	13,78	12.02	38.84	27.10	24.61	21.57	19,93
32	12.95	10.08	9.00	7.78	20.15	15.35	13.86	12.09	39.15	27.32	24.82	21.74	20.07
33	12.96	10.09	9.02	7.80	20.32	15.48	13.98	12.21	39.51	27.56	25.05	21,96	20.23
¥.	13.03	10.15	9.07	7.85	20,55	15.65	14.15	12.36	39.93	27.85	25.33	22.21	20.42
33	13.17	10.26	9.18	7.94	20,87	15.90	14.38	12.56	40.43	28.21	52.66	22.51	20,63
98 6	13.38	10.41	9.32	8.07	21.28	16.21	14.67	12.81	41.05	28.63	26.06	22.86	20.90
÷ 6	13.65	10.63	9.52	8.23	21.80	16.60	15.02	13,13	41.77	29.15	26.54	23.29	21.20
æ 6	14.00	10.90	9.77	3,45	22.43	17.08	15.46	13.52	42.65	29.76	27.10	23.79	21.56
χ, ξ	14.42	11.23	10.06	8.72	23.18	17.66	15.99	13.98	43.69	30.48	27.77	24.39	21.99
₽ ;	14.92	11.62	10.41	9.02	24.08	18,34	10.62	14.53	44.91	31.33	28.55	25.08	22.48
41	15.48	12.05	10.80	9.35	25.13	19.14	17.34	15.17	46.38	32.36	29.50	25.91	23.08
7 :	16.07	12.51	11.22	9.71	26,30	20.04	18.16	15,88	48,14	33.58	30.62	26.89	23.79
5.	15./1	13.01	11.66	10.10	19'/7	21.03	19.05	16.66	50.12	34.97	31.88	27.99	24.58
‡ ‡	74.71	13.30	12.16	10.53	29.02	22.10	20.03	17.71	52.26	35.46	33.23	29.17	25.41
5 4	10.21	14.10	17:71	10.99	20.00	23.28	22.09	18.42	04.50	38.02	34,64	30.39	26.25
£ £	19.11	14.00	15.55	11.32	32.22	24,54	77.77	19.39	50.75	26.59	36.07	31.61	27.06
2 2	20.13	10.01	14.03	17.71	55.00 F0.00	20,00	23.42	20,42	38.98	41.15	37.47	32.80	27.81
p 4	07:17	17.60	14.02	12./0	70,00	26.72	24.70	21.50	01.12	42.04	38./3	33.91	28.47
2 6	24.00	18 78	16.77	24.00	00.04	30.46	20.03	22.04	03.10	44.02	40.01	24.90	29.02
21	25.82	20.11	17.93	15.34	42.25	32.18	26.72	25.03	66.43	46 34	42.00	36.47	70,60
2	27.69	21.57	19.20	16.37	44.66	34 02	30.60	76 37	67 94	47 40	42 80	37.17	20.02
23	29.74	23,16	20,57	17.49	47.23	35.97	32.30	27.73	69.37	48.40	43.72	37.69	30.02
54	31.98	24.90	22.08	18.68	49,96	38,05	34.10	29,15	70.73	49.34	44,48	38.17	30.09
22	34.41	26.79	23.70	19.95	52.88	40.27	36.00	30.61	72.00	50,23	45,18	38.57	30,09
26	37.06	28.86	25,45	21.30	55.98	42,64	38.01	32.13	73.21	51.07	45.81	38.88	30.03
22	39.91	31.07	27,33	22.71	59.26	45.13	40.11	33.67	74.35	51.87	46.38	39.09	29.92
28	42.90	33.41	29.28	24.13	62.62	47.70	42.25	35.18	75.41	52.61	46.88	39.20	29.75
29	45.53	35.46	30.95	25.29	65.34	49.76	43.92	36.24	76.39	53,29	47,31	39.20	29.54
8	48.28	37.59	32.69	26.43	68.14	51.89	45,61	37,25	77,30	53.93	47.68	39 10	29 29

_					ELITACION CONTRACTOR C	Hinn Clace 5A	WITH MON-Can	Occupation Class 54 With Non-Cancelable Premiums					
				Operation	Doriod to Do	Second Device to Delicy Applyances of Collection of Technology (1997)	A On or Follow	wing Inchied	IUMS I ifolo 66th Biz	+h421,			
Gender				Salasa Salasa Salasa	2 2 2 2 2 2	TO THE PERSON	Unisex	MILIS THOUGH	בווכ א ספון מו	riday			
		Benefit Period is 2 Years	is 2 Years			Benefit Period is 5 Years	is 5 Years		æ	enefit Period i	Benefit Period is Entire Coverage Period	age Period	
Issue		Waiting Period in Days	d in Days			Waiting Period in Days	d in Days				Waiting Period in Days		
Age	60	06	180	365	09	90	180	365	60	90	180	365	730
18	11.31	9.10	8.24	7.27	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66	10.77
6T	10.95	8.81	7.99	7.04	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66	10.77
29	10.61	8.53	7.74	6.81	13.00	10.19	9.31	8.26	19.65	14.35	13.16	11.66	10,77
71	10.25	8.25	7.46	6.57	13.00	10.19	9.30	8.24	19,65	14.35	13.14	11.63	10.75
22	9.94	8.00	7.24	6.36	13.00	10.19	9.29	8.23	19.65	14.35	13.13	11.61	10.73
23	6.67	7.78	7.03	6.18	12.99	10.19	9.28	8.20	19.65	14.35	13.13	11.59	10.71
24	9.41	7.56	6.83	6.00	12.93	10.15	9.24	8.16	19.62	14.35	13.12	11.57	10.69
52	9.17	7.38	9.66	5.85	12,86	10.09	9.18	8.10	19.65	14.35	13.12	11.56	10.69
52	8.94	7.19	6.50	5.70	12.74	10.00	9.10	8.02	19.65	14.35	13.10	11.55	10,68
7 5	2/2	40.7	55.0	2.5/	12.64	9.91	9.02	7,95	19,68	14.37	13.13	11,56	10,69
9 8	0 0		0.27	2.50	12,04	16,6	3.02	7.95	19.82	14.47	13.21	11.65	10.78
2 8	(c.20	0,0	6.22	5,4ç	12./1 12.00	, ,	9.07	8,01	20.09	14.6/	13.41	11.80	10.92
3 5	, c	9.00	6.23	, v. r	12.90	10.12	9.21	8.12	20.49	14.96	13.68	12.05	11.14
7 6	8.07	מאלים ני	6.30 6.41	, v.	13.18	10.35	74.6	8.30	21.07	35,51	14.05	12.39	11.45
25 5	8.80 5.40	7.13	6,44	, 65 1	13.58	10.67	9.70	8.56	21.83	15.94	14.58	12,85	11.86
3 5	9.13	1.54	0.03	70.0	14.10	11.07	20.08	06.90	22.78	15.63	15.20	13.41	12.35
r F	9.43	7 97	0.00 7.16	6.04 6.28	15.71	12.08	10.52	97.70	25.84	17.41	15.93	14.04	12,92
3 8	10.26	8.26	7.48	6.56	16.14	12.67	11.55	10.20	26.27	19.19	17.57	15.51	14.17
37	10.74	8,64	7.81	6.85	16.94	13.30	12.14	10.73	27.58	20.14	18.45	16.28	14.82
38	11.22	9.05	8.15	7.12	17.79	13.96	12.75	11.24	28.89	21.10	19.34	17.07	15.47
33	11.72	9.39	8.48	7.42	18.66	14.63	13,33	11.74	30.21	22.06	20.22	17.86	16,10
49	12.23	9.77	8.83	7.73	19,54	15.29	13,92	12.28	31.48	22.99	21.08	18.61	16,69
41	12,70	10.14	9.16	8.02	20.40	15.95	14.53	12.81	32.73	23.91	21.92	19,36	17.24
42	13.12	10.49	9,48	8,30	21.22	16.63	15.16	13.35	33,99	24.82	22.77	20.11	17.79
43	13.50	10.83	9.78	8.57	22.04	17.30	15.79	13.91	35.28	25.76	23.63	20.87	18.32
4	13,91	11.19	10.12	8.85	22.90	17.97	16.42	14.50	36.60	26.72	24.50	21.64	18.84
45	14.38	11.57	10.48	9.17	23.82	18.70	17.07	15.07	37.95	27.70	25.40	22.41	19.36
9	14.93	12.01	10.88	9.54	24.84	19.50	17,80	15.70	39.33	28.72	26.32	23.20	19.85
47	15.60	12.56	11.37	96.6	26.00	20.41	18,61	16.41	40.75	29.75	27.25	23,99	20.34
8	16.44	13,24	11.96	10.47	27,32	21.44	19.54	17.19	42.22	30.83	28.21	24.81	20.83
6	17.47	14.06	12.71	11.10	28.84	22.63	20.61	18.10	43.74	31.94	29.20	25.62	21,30
2 !	18.76	15.09	13.62	11.87	30,60	24.01	21,84	19.15	45.31	33.08	30.21	26.45	21.75
٦ í	20.24	10.28	14.67	12./3	32.28	75.57	23.22	20.29	46.93	34.27	31.26	27.29	22.21
22	21.89	17.61	15.85	13.67	34.72	27.25	24.71	21.53	48.61	35,49	32,31	28.12	22.65
. S	23.70	19.07	17.09	14,68	37.03	29.07	26.31	22.83	50.30	36.73	33.39	28.95	23.07
¥ ;	25.69	20,64	18.44	15.77	39.53	31.03	28.02	24.18	52.06	38.01	34.48	29.76	23.46
ភូ	27.84	22.33	19.50	10,93	42,22	33.13	29,83	25.55	53.86	39.33	35.59	30.56	23,84
1 8	50.19	24.15	21.4/ 22.47	18.10	45.08	35,34	31,68	56.93	25.70	40.67	36./1	31.33	24.20
<u>ک</u> و	32.72	26.14 20.27	23.15	19,45	48.15	37.65	33,65	28.46	57.58	42.04	37.84	32.07	24.54
20 (35.44	28.25	24.94 24.94	20.78	51.42	40.08	35.70	29.62	59.52	43.46	38.90	32.66	24.79
£,	38.13	30.39	26.74	22.09	54.63	42.49	37 71	31.36	61.49	44.65	39.81	33,12	24.96
20	41.00	32,68	28.63	23.41	57.89	45.05	39,81	32.76	63.51	45.83	40.70	33,51	25.10

						Polic	Policy Form B152						
-1				Coverage	Period to Pol	Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday	/ On or Follov	ving Insured	Life's 67th Bir	hday			
Gender							Male		-				
		Benefit Period is 2 Years	s 2 Years			Benefit Period is	is 5 Years		Be	nefit Period i	Benefit Period is Entire Coverage Period	age Period	
anssi		walting Period III Days	III Days	100		Walding Period in Days	THE Days	1.70	-	Walcing	Walding Period III Days	1/3	o c c
Age	09	20,	180	365		300		305	90	20,5	180	303	/30
20 0	10.68	8.59 8.59	7.79	5.87 6.87	12.48	9, 9 9, 0	χο α 4. 29	7.93	19.09	13.94	12.78	11.32	10.40
£ 5	10.00	F 80.8	7.32	0.0 7.0	12.48	9.79	2 8	7.93	19.09	13.94	12.78	11.32	10.46
27	9.71	7,81	7.07	6.23	12.48	9,79	8,93	7.91	19.09	13.94	12.77	11.30	10.45
122	9,42	7.59	6.86	6.04	12,48	9.79	8.93	7.89	19.09	13.94	12.76	11.27	10.42
23	9.18	7.39	6.68	5.86	12.47	9.79	8.92	7.88	19.09	13.94	12.75	11.25	10.40
24	8,94	7,19	6.49	5.71	12.42	9.75	8.87	7.83	19.09	13.94	12.74	11.24	10.40
25	8.72	7.01	6.33	5.56	12.33	9.68	8.80	77.7	19.09	13.94	12.73	11.23	10.39
26	8.50	6.83	6.17	5.42	12.21	9.58	8.72	7,68	19.09	13.94	12.73	11.22	10.39
27	8.32	6.69	6.04	5.30	12.13	9.52	8.65	7.64	19.15	13.97	12.77	11.24	10.41
788	8.21	6.61	5.95 6.95	5,23	12.14	9.53	8.00	40.7	19.31	14.11	12.88	11.35	10.50
67	α.Τα α.Τα	0.57 6 50	0.03 20.03	5,20	12.23	9.60	ດ 70 20 20 20 20 20 20 20 20 20 20 20 20 20	7.81	19.61	14.32	13,07	11.52	10.00
3 5	0,10	6,50	50.5	7.72	17.71	0.97	9.00	TD: 8	20.02	15.01	13.74	12.70	1300
3.5	8.46	6.83	5 5 7 5		13.09	10.27	9.9	8.75	21.34	15.58	14.25	12.56	11.50
. m	8.72	7.01	6.34	5.56	13.59	10.67	9,71	8.58	22.25	16,25	14.86	13.10	12.07
3 8	9.03	7.26	6.57	5.77	14.18	11.12	10,13	8.94	23,29	17,00	15,56	13.72	12.61
35	9.40	7.56	6.84	00.9	14.83	11.64	10.61	9.37	24.43	17.83	16.33	14.40	13.20
36	9.81	7.89	7.14	6.27	15.55	12,21	11.13	9.83	25,65	18.73	17.14	15.13	13.83
37	10.25	8.24	7.46	6.55	16.31	12.80	11.68	10.33	26.91	19.64	18.00	15.89	14.46
88	10.71	8.62	7.81	6.86	17.12	13,43	12.26	10,83	28.19	20.58	18.87	16.66	15.09
39	11.18	00.6	8.15	7.17	17.95	14.08	12.85	11.37	29.47	21.52	19.72	17.42	15.71
9	11.66	9.38	8.50	7.47	18.78	14.74	13.46	11.90	30.71	22.43	20.56	18.17	16.28
41	12.10	9.74	8,83	7.76	19.60	15,38	14.05	12,43	31.95	23.33	21.39	18.50	16.84
42	12.51	10.06	9.13	8.02	20.39	16.00	14,61	12.92	33.22	24.26	22.24	19.65	17.39
	12.91	10.39	9.42	87.28	22.18	10.02	27'CT	13.41	34.51	75.20	23.11	20.41	17.92
‡ #	13,32	10.72	17.61	0.00	22.00	17.26	15.77	15.93	22.83	20,16	25.99	21,18	10.43
5 4	14.31	11.53	10.03	0.02	73.84	18 72	17.08	15.07	38.78	28.17	25.03 25.81	22.20	10.01
74	46.4	12.02	10.88	9.54	24.93	19.57	17.85	15.72	40.00	29.71	26.75	73.55	19.97
48	15.70	12.64	11,43	10,00	26.16	20.54	18,72	16.47	41,45	30,27	27,70	24.35	20,45
49	16.62	13.37	12.08	10.55	27.58	21,65	19.71	17.31	42,94	31,35	28.67	25.16	20.90
යි	17.72	14.26	12.87	11.22	29.20	22.92	20.84	18.27	44.45	32.46	29.65	25.95	21.35
51	19.00	15.29	13.77	11.97	31,02	24.34	22.11	19.32	46.01	33.59	30.64	26.75	21.77
25	20.40	16.42	14.76	12.79	32,99	25.89	23.48	20.45	47.59	34.76	31.64	27.54	22.17
ខ	21.93	17.65	15.85	13,68	35.11	27.55	24.94	21.64	49.21	35.94	32.66	28.32	22.56
<u>7</u>	23.60	18.99	17.02	14.62	37,39	29.34	26.50	22,90	50.86	37.14	33.69	29.08	22.92
55	25.41	20.45	18.28	15.63	39.83	31.26	28.17	24.20	52.54	38.37	34.71	29.81	23.26
29	27.36	22.02	19.64	16.68	42.44	33.30	29.93	25.57	54.27	39.62	35.75	30.51	23.57
22	29.47	23.71	21.08	17.78	45.22	35,49	31.80	26.98	56.02	40.90	36.79	31.19	23.87
82	31,72	25.52	22.61	18.93	48.18	37.81	33,76	28,42	57.79	42.20	37.84	31.82	24.15
23	34.13	27.47	24.24	20.11	51.31	40.28	35.82	29.88	59.61	43.52	38.88	32.40	24.41
3	36./1	29,54	25.96	21.32	54.64	47.88	37.99	31.36	61.46	44.8/	39.92	32.93	24.66

_				Coverage	Derind to Pr	Period to Policy Anniversary On or Following Insured Life's 67th Birthday	y On or Follow	wing Included	lifa's 67th Bir	-thday			
Gender				a a a a a a a a a a a a a a a a a a a	2		Female	and the same of th	2000	and a			
	B	Benefit Period is 2 Years	s 2 Years			Benefit Period is 5 Years	is 5 Years		ă	enefit Period	Benefit Period is Entire Coverage Period	age Period	
Age	, 09	walding Period III Days	180	365	09	walting renou in Days	180	365	09	- 05 - 05	watering Period III Days	365	730
	18.86	14.68	13.16	, I	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76	20.12
6T	18.18	14.16	12,69	11.02	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76	20.12
2 20	17.51	13.63	12.22	10.61	20.71	15.78	14.29	12.54	38.87	27.12	24.72	21.76	20.12
21	16.84	13.11	11.73	10.18	20.71	15.78	14.27	12.50	38.87	27.12	24.69	21.72	20,08
22	16.23	12.64	11.31	9.79	20.71	15.78	14.26	12.48	38.87	27.12	24.67	21.67	20.04
23	15,68	12.22	10.91	9,45	20.71	15.78	14.25	12.46	38.87	27.12	24,65	21,64	20.00
24	15.18	11.82	10.56	9.14	20.69	15.75	14.23	12.43	38.87	27.12	24.63	21.61	19,99
25	14.72	11,45	10.23	8.85	20.62	15.71	14.18	12.37	38.87	27.12	24.62	21.59	19,97
26	14.29	11.13	9.93	8.58	20.52	15.63	14.10	12.30	38.87	27.12	24.62	21.58	19,97
27	13.92	10.84	9.68	8.37	20.41	15.54	14.02	12.23	38.93	27.16	24.65	21,60	19.99
788	13.62	10,61	9,48	87.8	20.29	15,45	13.95	12.16	39.05	27.25	24.74	21.67	20.06
57 67	13,40	10.43	9.31	20.03 40.04	20.24	15.42	13.91	12.14	39.25	27.39	24.87	21.78	20,15
- P	13,23	10.31	9.21	7,95	20.27	15.44	13.93	12.15	39,53	27.58	25.04	21.94	20.29
33	13.13	10.22	1.0	7.00	20.34	10,49	13.98	12.21	39.80	18.72	25.25	22.13	20,45
 7 &	13.50	10.19	9.10	7.07	20.46	15.30	14.07	12.29	40.20	28.04	25.48	22.33 22 E6	20,02 02,05
3 %	13.18	10.26	81.6	7.04	20.89	15.91	14.38	12.56	41.04	28.63	26.04	22.32	20.02
32	13.32	10.37	9.28	8.02	21.21	16.15	14,60	12.76	41,59	29.02	26.40	23.15	21,23
36	13,53	10.54	9.42	8.16	21.63	16.48	14.90	13.02	42.25	29.47	26.82	23,54	21.50
37	13,81	10.75	9.63	8.33	22.15	16.87	15.27	13,34	43.03	30.02	27.34	23,99	21.84
38	14.16	11.03	9.87	8.55	22.79	17.36	15.72	13.74	43.97	30.68	27.95	24,54	22.23
£ 5	14,58	11.35	10.17	8.80	23.56	17.95	16.25	14.21	45.09	31.46	28.67	25.17	22,69
0 1 1	15,08	11./4	10.53	9.11	24.47	18.64	16,89	14.//	46,41	32.38	29.51	25.92	23.23
1	15,65	12.18	10.92	0,40	25,53	19.44	17,62	15.42	48.01	33.50	30.54	26.82	23.89
24.	16,26	12.66	11,35	4 × ×	26.72	20.35	18.45	16.14	49,93	34.83	31.75	27.90	24,68
2.5	10.7	1.5. 1.5.	11,82	10.24	28.05	21.36	19.30	10.43	52.09	35,34	33,13	60'67	25.55
‡ ‡	10,74	13.77	12.33	11.00	23.50	22.46 22.6E	20,33	17.79	24,43	37.97	34.61	50.38	20.40
54	19.43	15.12	13.55	11 71	32.73	24.03	27:17	19.72	70.00	23,00	30,13	33.03	20.72
47	20.44	15.92	14.25	12,29	34.50	26.28	23.77	20.73	61.73	43.07	39.77	34.33	29.02
48	21.57	16.79	15.02	12.95	36.38	27.71	25,06	21.81	64,03	44.67	40.64	35,52	29.83
49	22.82	17.77	15.88	13.66	38.38	29.23	26.40	22.94	66,15	46.15	41,94	36.59	30.42
20	24.23	18.87	16.84	14.46	40.48	30.83	27.82	24.12	68.01	47.44	43.07	37.49	30.84
51	25.78	20.02	17.89	15.31	42.70	32.52	29,30	25.34	99.69	48.60	44.06	38,25	31.13
25	27.46	21.39	19.03	16.24	45.06	34.32	30.87	26.61	71.23	49.69	44.98	38.92	31.34
53	29,29	22.80	20.27	17.22	47.57	36.23	32,53	27.93	72.70	50.72	45.82	39,50	31.47
54	31.27	24.35	21.59	18.26	50.23	38.26	34.28	29.30	74.10	51.70	46.60	39.99	31.53
55	33.42	26.02	23.01	19.37	53.06	40.42	36,13	30.72	75.39	52.60	47.30	40.38	31.51
- 29	35.74	27.83	24.54	20.54	56.08	42.71	38.07	32.18	76.59	53.44	47.92	40.67	31.42
57	38.22	29.76	26.16	21.74	59.25	45.12	40.10	33,67	77.71	54.21	48.48	40,85	31.27
 25 C	40,81	31.//	27.84	22.96	62.49	47.60	42.16	35.11	78.72	54.92	48,95	40.92	31.06
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					dnoo	ation Class 5A	With Non-Cal	Occupation Class 5A With Non-Cancelable Premiums	iums				
				Coverage	Period to P	olicy Anniversa	Coverage Period to Policy Anniversary On or Following Insured Life's 67th Birthday	wing Insured	Life's 67th Bi	rthday			
Gender							Unisex						
		Benefit Period is 2 Years	is 2 Years			Benefit Period is 5 Years	d is 5 Years		π	Senefit Period	Benefit Period is Entire Coverage Period	rage Period	
<u> </u>	5	Walling Period III Days	100 III Days	L		watung Period in Days	od In Days	L	-		waiting Period in Days	ays	
96e	14 40	06	180	303	43 44	30	180	365	000	20,	180	365	/30
9 5	11.13	7,6 908	0,3/	7.16	13.41	10.33	20,6	20.0	20.53	24.98	13.75	12.17	11.29
	10.11	, «	7.87	7.10	13.41	10.33	20.6 0.60	0.32 C7.8	20.33	14.90	13.75	12.17	11.24
212	10.44	8.40	7.60	6.0	13.41	10.53	9.62	0.02	20.53	14.90	13.73	12.17	11.24
- N	10.13	8.16	7.38	6,49	13.41	10.53	09.6	8.49	20,53	14.98	13.71	12.13	11.20
<u>ლ</u>	9.87	7.94	7.18	6.30	13.41	10,53	9,58	8.47	20,53	14.98	13.70	12,09	11.18
24	9.62	7.74	6.98	6.13	13.34	10.48	9.54	8,42	20.53	14.98	13.69	12.08	11.17
25	9.37	7.53	6.80	5,98	13.26	10.40	9,46	8,36	20.53	14,98	13,69	12.07	11.17
76	9.14	7,35	6.63	5.82	13.13	10.30	9.37	8.26	20.53	14.98	13.69	12.06	11.17
27	8.94	7.19	6,49	5.70	13.04	10.24	9.30	8.21	20.58	15,02	13,72	12.08	11.19
. 58 . 58	8.82	7.11	6.41	5.63	13.05	10.25	9.31	8.21	20.76	15.16	13,84	12.20	11,29
67 62	8.78	7.06	6.38	5.59	13.15	10.32	9.39	8.28	21.08	15.39	14.05	12,38	11.45
٠ ج	8,79	7.08	6.39	5,61	13.34	10.47	9.53	8,40	21.53	15.71	14.35	12.64	11.69
<u> </u>		7.1b	5,48	2,6/	13.65	10.71	5/,6	8.60	22.13	16.16	14,77	13.01	12.02
25.	9.10 7.5 0	7.52	6.62	2,80	14.07	11.04	10.05	8.87	22.94	16.76	15,31	13.50	12,45
2 2) C 0	7.91	7.06	9.30 0.50	1,000 1,000	11.40	10.44	27.6	25.92	17.4/	15.97	14,08	12.97
- 10	10.11	8.13	7.36	6.45	15.94	12.51	11.41	10.07	25.04	19.17	17.55	14.73 15.48	13.55
36	10.54	8.49	79.7	6.75	16.71	13.13	11.96	10,56	27.57	20.13	18,43	16.27	14.87
37	11.02	8.86	8.01	7.00	17,54	13.76	12.56	11.08	28.93	21.11	19.35	17.08	15.54
<u>ج</u>	11.52	9.21	8.32	7.28	18,40	14.41	13.13	11.56	30.31	22.12	20.28	17.91	16.22
<u>۾</u>	12.02	9.59	8.65	7.58	19.29	15.05	13.70	12.08	31.68	23.13	21.20	18.73	16,89
2 ;	12.51	86.6	9.06	7.88	20.19	15.72	14.32	12.62	33.01	24.11	22.10	19,53	17.51
41	12.99	10.35	9.35	8.18	21.07	16.40	14.95	13.17	34,34	25.08	23.00	20.32	18.10
7.5	13.45	10.72	9.68	35 to 0	21.92	17.09	15.58	13.73	35.71	26.08	23.91	21.12	18.69
24.5	13.88	11.09	10.02	0.7/	22.//	17.81	16.22	14.30	37.10	27.09	24.84	21.95	19.27
	14.32	11.48	10.37	20.0	23,63	18.56	16.91	14,89	38.52	28.12	25.80	22.78	19.84
ξ 4 	14,01	11.92	10.70	14.0	24.39	19.30	14.71	15.53	39.98	29.19	26.76	23.61	20.40
5 4	16.06	12.30	11.20	60.01	25.03	21.02	10.30	10.20	41.48	30.28	27.75	24.40	20.94
48	16.00	13.52	12.09	10.74	28.00	22.04 80.55	20.13	17.71	13.00	31.40	20.73	25.51	21.46 90.15
. 4	17.86	14.38	12.21	11 33	79.65	73.28	21.12	18.50	46.16	33.71	30.83	20.10	21.20 77.00
20:	19,05	15,33	13.83	12.02	31,39	24,63	22.41	19.64	47.78	34.90	31.87	27.90	72.47 72.95
51	20.42	16.43	14.81	12.81	33.35	26.17	23.77	20.77	49,46	36,11	32,94	28,75	23.41
25	21.93	17.65	15.83	13.65	35.46	27.83	25.24	21.98	51.16	37.36	34,01	29.60	23.84
23	23.57	18.94	16.95	14.56	37.74	29.62	26.81	23.21	52.90	38.63	35,11	30,44	24.25
7.	25.37	20.33	18.16	15.53	40.19	31.54	28.45	24.50	54.68	39.92	36.22	31.26	24.63
55	27.32	21.84	19.46	16.56	42.81	33.55	30.15	25.84	56.48	41.25	37.32	32.05	25.00
9	29.42	23.47	20.86	17.64	45.62	35.66	31.96	27.22	58.34	42.60	38.43	32.80	25.34
22	31,66	25.23	22.35	18.78	48.62	37,90	33,87	28.65	60.22	43.97	39.55	33.52	25.66
22	33.99	27.09	23.92	19.93	51.76	40.26	35,86	30.09	62.13	45.37	40.61	34.10	25,87
දු	36.47	29.07	25,58	21.12	54.93	47 74	50.00	, c	00 70	V 1 0 7	44.40	i	100
		!			3	1 / 17	76.16	+c	04.09	40.04	41,49	34.52	7P.01

L					Occupar	Occupation Class 3A With Non-Cancelable Premiums	VIIIN Non-Car	celable Pren	lums				
				Coverage	Period to Po	Coverage Period to Policy Anniversary On or Following Insured Life's 66th Birthday	y On or Folk	wing Insured	Life's 66th Bi	rthday			
Gender		Bonofft Doring is 2 Vegre	ie 2 Vears			Bonofit Doring is	Male is 5 Voors		, G	poofit Dorioo	Bonofft Doring is Entire Construe	poison coc	
lssue		Waiting Period in Days	d in Days			Waiting Period in Days	in Days		Ď	Waitii	Waiting Period in Days	age rendd	
Age Age	09	- 06	180	365	09	06	180	365	09	06	180	365	730
18	2.70	2.17	1.97	1.73	4.09	3.21	2.93	2.60	6.59	4.81	4,41	3.90	3.6
19	2.61	2.10	1.91	1.68	4.09		2.93	2.60	6.59	4.81	4.41	3.90	3.61
8	2.53	2.03	1.85	1.63	4.09	3.21	2.93	2.60	6.59	4.81	4.41	3.90	3.61
	2.56	2.06	1.86	1.64	4.16	3.26	2.98	2.63	6.70	4.89	4.48	3.96	3.67
52	2.61	2.10	1.90	1.67	4.26	3.34	3.05	2.70	98.9	5.01	4.59	4.05	3.75
23	2.67	2.15	1.94	1.71	4.38	3.44	3.13	2.77	7.06	5,15	4.72	4.17	3.85
24	2.76	2.22	2.00	1.76	4.54	3.56	3.25	2.86	7.31	5.34	4.87	4.31	3.98
25	2.86	2.30	2.07	1.82	4.73	3.71	3.38	2.98	7.60	5.55	5.07	4.46	4.13
56	2.98	2.40	2.16	1.90	4.94	3.88	3.53	3.11	7.92	5.78	5.29	4.66	4.3
27	3.12	2.51	2.27	1.99	5.17	4.06	3.69	3.26	8.30	90'9	5.53	4.87	4.5
28	3.28	2.64	2.38	2.09	5.43	4.27	3.89	3.42	8.71	6.36	5.81	5.12	4.73
23	3.46	2.78	2.51	2.21	5.73	4.50	4.10	3.61	9.17	69'9	6.12	5.39	4.99
9 9	3.66	2.94	2.65	2.33	90.9	4.75	4.32	3.82	9.67	7.06	6.45	5.68	5.26
34	3.88	3.12	2.82	2.47	6.41	5.03	4.59	4.04	10.23	7.46	6.83	6.01	5.56
32	4.12	3.32	2.99	2.63	6.82	5.35	4.87	4.30	10.86	7.93	7.25	6.39	5.90
33	4.39	3.54	3.19	2.80	7.25	5.69	5.18	4.57	11.54	8.43	7.71	6.79	6.26
34	4.68	3.77	3.41	2.99	7.71	90'9	5.51	4.87	12.28	8.96	8.20	7.23	6.65
35	5.00	4.02	3.63	3.19	8.21	6.44	5.87	5.18	13.04	9.52	8.72	7.69	7.04
36	5.32	4.28	3.88	3.40	8.72	6.84	6.24	5.51	13.83	10.10	9.25	8.16	7.46
37	5.65	4.55	4.12	3.62	9.26	7.26	6.63	5.85	14.64	10.68	9.79	8.65	7.87
 89	6.00	4.83	4.38	3.84	9.81	7.70	7.03	6.21	15.44	11.28	10.33	9.13	8.27
ල :	6.35	5.11	4.63	4.07	10.39	8.15	7.44	6.58	16.24	11.86	10.87	9.60	8.65
40	6.70	5.39	4.88	4.30	10.96	8.60	7.86	6.95	17.02	12.43	11.39	10.07	9.05
141	7.01	5.64	5.11	4.50	11.52	9.04	8.25	7.30	17.75	12.96	11.89	10.50	9.35
42	7.24	5.82	5.28	4.64	11.97	9.39	8.58	7.59	18.43	13.46	12.34	10.90	9.64
43	7.41	5.97	5.41	4.75	12.37	9.71	8.87	7.84	19.08	13.92	12.78	11.28	9.91
44	7.60	6.11	5.54	4.87	12.78	10.04	9.16	8.09	19.71	14.39	13.20	11.66	10.15
45	7.81	6.28	5.69	2.00	13.25	10.40	9.49	8.38	20.38	14.88	13.64	12.04	10.40
46	8.09	6.51	5.90	5.17	13.82	10.84	9.90	8.73	21.10	15.41	14.11	12.44	10.65
47	8.50	6.83	6.19	5.43	14.53	11.41	10.40	9.17	21.89	15.99	14.64	12.89	10.93
48	9.05	7.28	6.59	5.77	15.45	12.13	11.05	9.73	22.79	16.63	15.23	13.39	11.24
49	9.80	7.88	7.12	6.22	16.63	13.05	11.88	10.44	23.81	17.38	15.89	13.95	11.59
20	10.79	89.8	7.83	6.83	18.11	14.22	12.93	11.33	24.98	18.24	16.66	14.59	12.00
51	11.95	9.62	8.67	7.53	19.81	15.55	14.12	12.34	26.29	19.20	17.51	15.29	12.44
25	13.27	10.68	9.61	8.32	21.69	17.03	15.44	13.45	27.69	20.22	18.41	16.02	12.91
23	14.73	11.86	10.64	9.19	23.77	18.66	16.89	14.66	29.19	21.32	19.37	16.79	13.38
54	16.34	13.15	11.79	10.12	26.05	20.45	18.47	15.95	30.77	22.47	20.38	17.59	13.87
55	18.10	14.57	13.02	11.13	28.18	22.12	19.93	17.13	32.45	23.70	21.44	18.41	14.37
26	19.96	16.07	14.32	12.17	29.93	23.49	21.11	18.03	34.23	24.99	22.55	19.25	14.87
21	21.18	17.05	15.16	12.78	31.18	24.47	21.93	18.60	36.09	26.36	23.71	20.10	15.38
28	22.65	18.24	16.15	13.52	32.87	25.80	23.04	19.39	38.06	27.79	24.91	20.96	15.90
20	25.02	20.42	74. 1.7	7.5.7.7	000	.,							
	40.04	21.57	9/:/1	14.74	35.80	28.10	25.00	20.85	40.11	29.29	26.16	21.81	16.42

_							-		17.7	41. 41.			
1.0000				Coverage	Coverage Period to Policy Anniversary On or Following Insured Life's both Birthday	y Anniversan	V On or Follo	wing insured	Life's both Bil	rinday			
ian ia		Benefit Period is 2 Years	2 Years		Be	Benefit Period is 5 Years	s 5 Years		 	nefit Period	Benefit Period is Entire Coverage Period	age Period	
lssue		Waiting Period in Days	in Days		5	Waiting Period in Days	in Days			Waitin	Waiting Period in Days	ys	
Age	90	90	180	365	09	06	180	365	90	06	180	365	730
18	7.32	5.70	5.11	4.44	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51	10.63
19	7.05	5.50	4.93	4.28	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51	10.63
8	6.79	5.29	4.74	4.11	10.30	7.85	7.11	6.24	20.55	14.34	13.07	11.51	10.63
21	6.80	5.29	4.74	4.11	10.40	7.93	7.18	6.28	20.88	14.57	13.26	11.66	10.78
75	6.83	5.31	4.75	4.11	10.53	8.02	7.25	6.34	21.21	14.80	13.46	11.82	10.93
23	6.85	5.34	4.77	4.13	10.66	8.12	7.33	6.41	21.54	15,03	13.66	11,99	11.09
74	06.9	5.37	4.80	4.15	10.81	8.23	7.43	6.49	21.88	15.27	13.87	12.17	11.25
22	96.9	5.42	4.83	4.18	10.97	8.36	7.54	6.59	22.23	15.51	14.09	12.35	11.43
56	7.02	5.47	4.88	4.22	11.16	8.50	79.7	69.9	22.59	15.76	14.31	12.54	11.60
27	7.10	5.53	4.94	4.26	11.35	8,65	7.80	6.81	22.96	16.02	14.54	12.74	11.79
28	7.18	5.60	5.00	4.31	11.56	8.80	7.95	6.93	23.33	16.28	14.78	12.94	11.98
59	7.29	5.68	5.07	4.38	11.79	8.98	8.10	7.06	23.70	16.54	15.02	13.15	12.17
30	7.40	5.77	5.15	4.45	12.02	9.15	8.26	7.21	24.09	16.81	15.26	13.37	12.36
31	7.52	5.85	5.22	4.52	12.25	9.33	8.43	7.35	24.45	17.05	15.50	13.57	12.55
32	7.61	5.93	5.30	4.58	12.46	9.49	8.57	7.48	24.76	17.27	15.70	13.76	12.70
33	7.72	6.01	5.37	4.65	12.65	9.64	8.71	7.60	25.05	17.47	15.89	13.92	12.83
뚕	7.83	6.10	5.45	4.72	12.86	9.80	8.86	7.74	25.34	17.68	16.07	14.10	12.96
35	7.95	6.20	5.54	4.80	13.10	9.98	9.05	7.88	25.65	17.89	16.28	14.28	13.09
36	8.11	6.32	5.65	4.89	13.38	10.19	9.21	8.05	26.01	18.14	16.51	14.49	13.24
37	8.30	6.46	5.78	5.01	13.71	10.44	9.45	8.26	26.43	18.44	16.79	14.74	13.41
 88	8.53	6.64	5.95	5.15	14.12	10.75	9.74	8.51	26.94	18.80	17.12	15.03	13.62
99	8.81	6.86	6.15	5.32	14.62	11.14	10.09	8.82	27.56	19.23	17.52	15.38	13.87
9	9.15	7.13	6.39	5.53	15.23	11.60	10.51	9.20	28.32	19.76	18.01	15.82	14.18
14	9.51	7.41	6.64	5.75	15.92	12.13	10.98	9.61	29.22	20.38	18.58	16.32	14.53
42	9.85	79'7	6.88	5.96	16.61	12.65	11.46	10.03	30.23	21.09	19.22	16.89	14.94
43	10.19	7.93	7.11	6.16	17.33	13.20	11.96	10.47	31.34	21.87	19.93	17.50	15.37
44	10.55	8.22	7.37	6.37	18.12	13.80	12.50	10.93	32.54	22.70	20.69	18.17	15.82
45	10.98	8,55	7.66	6.62	19.01	14.47	13.11	11.45	33.81	23.59	21.50	18.86	16.29
9	11.50	8.95	8.02	6.93	20.02	15.24	13.81	12.05	35.14	24.52	22.33	19.57	16.76
47	12.14	9.45	8,46	7.31	21.20	16.14	14.61	12.74	36.51	25.48	23.20	20.30	17.22
8 9	12.94	10.08	9.01	7.77	22.58	17.19	15.55	13.54	37.92	26.46	24.06	21.04	17.67
94	13.94	10.85	9.70	8.35	24.20	18.44	16.65	14.47	39.34	27.45	24.95	21.76	18.09
ි දි	15.17	11.81	10.54	9.05	26,11	19.89	17.95	15.56	40.76	28.44	25.81	22.47	18.49
က်	16.61	12.93	11.52	9.86	28.25	22.52	19.38	16.76	42.19	29.44	26.69	23.16	18.86
25	18.21	14.18	12.62	10.76	30.59	23.30	20.97	18.07	43.65	30.46	27.57	23.85	19.21
. S	19.99	15.56	13.83	11.75	33.16	25.26	22.68	19.47	45.16	31.51	28.46	24.54	19.55
ζ ¦	21.94	17.08	15.15	12.81	35.96	27.39	24.54	20.97	46.69	32.58	29.37	25.20	19.86
ا رو	23.92	18.62	16.47	13.87	38.74	29.50	26.37	22.43	48.27	33.67	30.28	25.85	20.17
26	25.73	20.04	17.67	14.79	40.81	31.09	27.71	23.42	49.87	34.79	31.20	26.48	20.46
22	28.11	21.88	19.24	15.99	42.91	32.68	29.05	24.39	51.50	35.93	32.13	27.08	20.73
28	30.67	23.88	20.93	17.26	45.12	34.37	30.44	25.35	53,17	37.10	33.06	27.64	20.98
20	32.68	25.45	22.22	48.18	46 90	04.40	25.0	7000		44 44			
~				2	20.00	20.72	50.15	26.01	54.88	38.29	33.99	28.17	21.22

Secretary Converge Period to Pulled, Advances Plance Figure 1975 Secretary Converge Period Secretary Con						Occups	Occupation Class 5A With Non-Cancelable Premiums	With Non-Car	celable Prem	iums				
Second Period is 2 Years Second Period is 5 Years Second Period I No.					Coverage	Period to Pa	olicy Anniversar	y On or Follo	wing Insured	Life's 66th Bi	rthday			
Weiling Pariod In Days At 14 At 15 At 16 At 17 At 18 A		Be	enefit Period	is 2 Years			Benefit Period	is 5 Years		ď	enefit Period i	s Entire Cover	age Period	
200 201 100 305 60 346 316 316 316 316 316 316 316 316 316 316 316 316 316 316 316 316 316 316 317 474 419 472 220 220 708 517 474 419 419 420 326 326 326 481 426 436 436 326 481 441 472 326 327 220 708 526 481 441 472 328 326 220 708 526 481 441	ĭe		Vaiting Perio	d in Days			Waiting Perior	d in Days			Waitin	g Period in Da	ys	
2.80 2.34 2.12 1.08 4.39 3.46 3.15 2.79 7.08 5.17 4.74 4.19 2.80 2.24 2.12 1.09 1.75 4.49 3.46 3.15 2.79 7.08 5.17 4.74 4.19 2.72 2.21 2.00 1.79 4.47 3.49 3.46 3.15 2.79 7.08 5.17 4.74 4.19 2.87 2.23 2.04 1.70 3.61 3.27 2.89 7.89 5.74 5.24 4.89 3.89 <th>Ge</th> <th></th> <th>06</th> <th>180</th> <th>365</th> <th>1</th> <th>06</th> <th>180</th> <th>365</th> <th></th> <th></th> <th>180</th> <th>365</th> <th>730</th>	Ge		06	180	365	1	06	180	365			180	365	730
2.78 2.26 2.05 1.80 4.73 3.46 3.15 2.79 7.08 5.17 4,74 4,19 2.75 2.216 1.90 1.75 4.39 3.46 3.15 2.79 7.08 5.17 4,74 4,19 2.87 2.28 2.20 1.76 4.39 3.87 2.98 7.08 5.24 4.81 4.25 2.87 2.29 2.70 2.46 5.07 4.47 3.67 3.64 4.83 4.83 4.83 3.70 2.84 5.84 4.87 3.69 3.70 5.84 4.89 4.89 3.89 5.84 4.89 <td><u>ස</u></td> <td>2.90</td> <td>2.34</td> <td>2.12</td> <td>1.86</td> <td>4.39</td> <td>3.46</td> <td>3.15</td> <td>2.79</td> <td>7.08</td> <td>5.17</td> <td>4.74</td> <td>4.19</td> <td>හ ග</td>	<u>ස</u>	2.90	2.34	2.12	1.86	4.39	3.46	3.15	2.79	7.08	5.17	4.74	4.19	හ ග
2.72 2.18 1.99 1.76 4.39 3.46 3.16 2.79 7.08 5.17 4.74 4.19 2.80 2.28 2.04 1.76 4.39 3.46 3.76 2.89 5.57 6.48 4.99 4.49 3.46 3.76 5.77 5.89 4.49 4.49 4.49 3.60 3.77 2.99 7.08 5.74 4.49 4.49 4.49 3.60 3.77 2.99 7.09 5.74 4.89 4.49 3.60 3.77 2.99 7.89 5.74 4.89 4.49 3.60 3.77 2.99 7.89 5.74 4.89 4.49 3.60 3.77 2.99 7.89 5.74 4.89 4.49 3.60 3.77 2.99 7.89 6.89 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.93 6.	<u>ი</u>	2.80	2.26	2.05	1.80	4.39	3.46	3,15	2.79	7.08	5.17	4.74	4.19	က ထိ
2.75 2.21 2.00 1.78 4.49 3.51 3.20 2.84 7.20 5.86 4.41 4.75 2.87 2.28 2.23 1.04 1.78 3.69 3.37 2.98 7.80 5.86 4.81 4.75 3.69 3.77 2.98 7.80 5.87 4.93 3.72 2.84 7.80 5.84 4.93 4.36 3.93 3.64 4.86 5.74 4.86 5.84 4.86 5.	<u>့</u>	2.72	2.18	1.99	1.75	4.39	3.46	3.15	2.79	7.08	5.17	4.74	4.19	က ထိ
280 2.28 2.04 1.70 4.79 3.60 3.27 2.90 7.08 5.73 6.53 4.43 4.43 4.43 4.43 3.44 4.43 3.44 4.44 4.44 4.44 4.44 4.44 3.24 2.84 2.94 2.94 2.94 2.94 2.94 4.44 3.74 2.84 4.65 6.74 4.48 3.44 4.46 3.24 4.65 5.44 4.89 3.49 3.74 3.86 6.74 6.24 4.66 5.74 6.24 4.66 5.74 6.87 5.24 4.68 5.74 6.84 6.87 5.74 6.86 5.74 6.84 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74 6.87 5.74	Σ.	2.75	2.21	2.00	1.76	4.47	3.51	3.20	2.84	7.20	5.26	4.81	4.26	ტ ტ
287 234 234 246 472 3.69 3.37 2.98 7.60 5.54 5.07 4.48 2.98 2.24 2.25 1.96 5.08 3.97 3.97 3.09 7.60 5.54 5.07 4.48 3.21 2.28 2.24 2.25 1.96 5.08 4.37 3.97 3.09 5.64 4.00 3.52 2.84 2.25 2.96 4.57 3.97 3.69 6.69 5.69 5.69 5.71 6.69 6.60 6.60 6.60 6.60 6.60 6.60 6.60 6.60 6.71 6.70 4.47 3.79 3.60 6.89 6.60 6.71 6.70 6.89 6.60 6.71 6.70 6.89 6.71 6.70 6.89 6.71 6.70 6.89 6.71 6.70 6.89 6.71 6.70 6.70 6.70 6.70 6.70 6.70 6.70 6.70 6.70 6.70 6.70	ღ	2.80	2.26	2.04	1.79	4.59	3.60	3,27	2.90	7.38	5.38	4.93	4.36	4.03
2.97 2.98 2.24 7.88 5.74 5.24 4.68 3.08 2.28 2.29 2.28 3.29 3.83 3.09 8.67 5.74 5.24 4.68 3.26 2.70 2.24 5.80 4.17 3.79 3.09 8.67 6.54 4.68 5.04 4.68 5.74 5.24 4.68 5.74 5.24 4.68 5.74 5.24 4.68 5.74 5.24 4.68 5.74 5.74 5.69 5.69 8.69<	<u>ლ</u>	2.87	2.31	2.09	1.84	4.72	3.69	3.37	2.98	7.60	5.54	5.07	4.48	4.14
3.08 2.48 2.23 1.96 5.08 3.99 3.63 3.29 8.16 5.97 5.44 4.60 3.26 2.70 2.43 2.14 5.56 4.97 3.97 3.89 8.16 5.97 5.44 4.60 3.26 2.70 2.43 2.14 5.56 4.97 3.97 3.80 8.81 6.81 5.94 5.71 3.72 2.84 2.76 2.85 4.99 4.47 3.86 9.86 6.84 6.57 5.94 5.79 5.71 6.84 6.57 5.94 5.79 5.87 4.47 3.86 9.86 5.74 4.97 4.77 4.77 3.86 9.89 7.74 4.77 4.78 6.77 6.74 4.87 4.77 1.74 9.89 7.74 4.77 1.74 9.86 7.74 4.77 1.74 9.89 7.74 1.74 9.89 7.74 1.74 9.89 7.74 1.74 9.89 7.74 <td>4</td> <td>2.97</td> <td>2.39</td> <td>2.15</td> <td>1.89</td> <td>4.88</td> <td>3.83</td> <td>3.49</td> <td>3.08</td> <td>7.86</td> <td>5.74</td> <td>5.24</td> <td>4.63</td> <td>4.2</td>	4	2.97	2.39	2.15	1.89	4.88	3.83	3.49	3.08	7.86	5.74	5.24	4.63	4.2
3.24 2.56 2.04 5.50 4.17 3.79 3.54 8.51 6.22 5.66 5.01 3.56 2.70 2.26 5.26 4.26 4.77 3.70 8.85 6.44 6.47 3.89 8.64 6.59 6.50 6.51 6.11 4.66 4.40 3.89 6.64 6.25 5.65 5.79 6.57 5.67 3.89 6.64 6.25 6.50 6.51 6.11 4.65 4.79 7.89 6.64 6.59 6.50 6.51 6.11 4.65 4.79 7.89 6.64 6.50 6.51 6.11 4.89 4.89 6.64 6.70 6.60 6.64 6.70 6.60 6.64 6.70 6.60 6.64 6.70 6.60 6.64 6.70 6.60 6.64 6.70 6.60 6.60 6.70 6.60 6.60 6.60 6.61 6.60 6.60 6.60 6.61 6.60 6.60 6.61 6.60 6.	ιδ.	3.08	2.48	2.23	1.96	5.08	3.99	3.63	3.20	8.16	5.97	5.44	4.80	4.44
3.56 2.70 2.43 2.14 5.56 4.37 3.97 3.50 8.52 6.51 5.94 5.24 3.72 2.99 2.70 2.37 6.16 4.40 3.88 9.86 7.19 6.57 6.79 3.73 4.10 0.67 7.34 6.71 4.99 4.35 1.00 8.04 6.57 5.79 6.79 5.73 6.71 4.99 4.71 3.68 5.73 4.62 1.100 8.02 6.61 6.61 4.41 3.88 9.86 7.30 6.61 6.71 4.99 4.35 1.100 8.02 6.61 6.61 6.71 4.40 3.88 6.61 1.40 7.80 6.61 6.71 4.41 9.06 6.72 6.72 4.41 9.06 6.72 6.72 4.41 9.06 6.72 6.72 4.41 9.06 6.72 6.72 4.42 9.72 6.72 4.41 9.06 6.72 6.72 4.41 9.06		3.21	2.58	2.33	2.04	5.30	4.17	3.79	3.34	8.51	6.22	5.68	5.01	4.63
3.55 2.84 2.56 2.25 6.16 4.49 4.17 3.68 9.68 6.84 6.55 5.50 3.93 3.16 2.86 2.56 6.51 4.49 4.10 3.68 6.84 6.55 6.51 4.47 3.56 3.26 2.56 6.51 6.51 4.40 7.90 6.87 5.79 6.87 4.43 3.56 3.22 2.83 7.32 6.62 5.57 4.41 9.66 8.22 7.79 6.87 5.77 4.43 3.56 3.42 3.01 7.79 6.12 5.57 4.41 9.66 8.81 7.77 6.67 6.79 6.79 6.79 6.79 6.79 6.79 6.79 6.89 6.81 6.89 6.81 6.82 6.81 1.64 4.71 4.99 4.71 4.41 9.99 8.81 1.77 9.89 6.81 1.62 6.80 6.80 6.80 6.80 6.80 6.80		3.36	2.70	2.43	2.14	5.56	4.37	3.97	3.50	8.92	6.51	5.94	5.24	4.85
3,72 2,99 2,70 6,51 4,44 4,40 3,88 9,88 7,19 6,57 5,74 4,47 3,89 6,11 6,11 4,40 3,88 7,19 6,57 5,74 4,47 3,68 3,09 5,41 4,98 4,10 6,67 5,73 4,57 6,12 5,73 4,49 1,10 8,02 7,34 6,47 4,43 3,01 7,79 6,12 5,73 4,62 1,10 8,02 7,73 6,47 4,41 4,43 3,01 7,79 6,12 5,23 4,62 1,10 8,02 7,73 6,47 4,41 8,06 8,87 7,77 6,47 8,67 8,29 6,57 1,49 8,77 8,87 8,67 8,73 1,41 8,77 8,73 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 8,74 <td< td=""><td>φ,</td><td>3.53</td><td>2.84</td><td>2.56</td><td>2.25</td><td>5.85</td><td>4.59</td><td>4.17</td><td>3.68</td><td>9.36</td><td>6.84</td><td>6.25</td><td>5.50</td><td>5.09</td></td<>	φ,	3.53	2.84	2.56	2.25	5.85	4.59	4.17	3.68	9.36	6.84	6.25	5.50	5.09
333 3.16 2.86 2.56 6.51 5.41 4.65 4.10 1.040 7.60 6.83 6.11 6.47 4.47 3.56 3.22 2.88 7.32 5.74 4.91 4.06 8.02 7.79 6.47 4.73 3.66 3.22 2.88 7.32 5.74 4.91 1.60 8.02 7.79 6.47 5.37 4.31 3.90 3.43 3.01 7.79 6.51 5.77 4.91 8.02 7.79 6.47 5.37 4.31 3.90 3.43 8.22 6.57 4.91 1.024 9.37 7.79 6.81 6.61 6.92 6.31 6.70 8.93 7.79 6.81 6.70 8.93 7.79 6.82 6.70 8.93 7.74 1.40 1.024 9.37 8.71 8.73 1.024 9.37 8.71 9.71 8.74 9.71 8.74 9.81 7.74 1.402 1.024 9.37 1.1	<u>م</u>	3.72	2.99	2.70	2.37	6.16	4.84	4.40	3.88	98.6	7.19	6.57	5.79	5.3
4.17 3.35 3.03 2.66 6.90 5.41 4.93 4.35 1100 8.02 7.34 6.47 4.43 3.56 3.22 2.56 6.90 5.41 6.17 5.57 4.60 1100 8.02 7.79 6.17 5.77 4.60 8.29 7.79 6.17 5.27 1.40 9.06 8.83 7.77 6.17 5.27 1.40 9.06 8.83 7.77 6.17 5.27 1.41 9.06 8.83 7.77 6.17 5.22 1.44 9.93 8.81 7.77 6.17 5.22 1.44 9.94 8.71 8.29 6.70 5.22 1.448 9.77 1.41 9.95 7.75 6.70 6.24 1.74 9.06 9.73 1.448 9.77 1.448 1.74 9.87 1.74 1.74 9.73 1.448 1.060 1.27 1.11 9.89 1.75 1.148 1.17 9.89 1.74 1.188 1.74	9	3.93	3.16	2.85	2.50	6.51	5.11	4.65	4.10	10.40	7.60	6.93	6.11	5.6
443 356 322 283 732 575 553 462 1167 852 779 687 503 4.05 343 301 7.79 6.12 557 4.91 1241 9.06 8.29 7.30 5.03 4.06 3.43 301 7.79 6.12 557 14.02 10.24 9.37 7.30 5.37 4.06 3.47 3.29 6.61 5.25 6.29 6.31 5.27 14.02 10.24 9.37 8.27 6.07 4.89 4.43 3.89 9.36 7.81 7.75 14.02 10.24 9.37 8.29 6.07 5.79 4.91 1.71 8.29 7.55 14.43 11.79 9.26 8.39 16.60 11.14 9.06 8.29 7.70 14.49 10.53 8.29 7.70 14.49 10.53 8.29 7.70 14.49 10.53 8.29 17.71 14.49 10.53		4.17	3.35	3.03	2.65	6.90	5.41	4.93	4.35	11.00	8.02	7.34	6.47	50
4.73 3.80 3.43 3.01 7.79 6.12 5.57 4.91 12.41 9.06 8.29 7.30 5.33 4.05 3.67 3.22 8.29 6.57 5.32 13.20 9.63 8.81 7.77 5.37 4.31 3.90 3.43 8.82 6.57 4.98 1.06 9.94 8.77 6.77 4.60 4.17 3.66 9.36 7.36 6.68 1.60 1.17 9.06 8.29 7.77 6.83 5.50 4.98 4.71 1.05 8.00 7.07 1.48 1.05 1.05 6.83 5.50 4.98 4.73 1.17 8.76 6.00 1.77 1.18 1.05		4.43	3.56	3.22	2.83	7.32	5.75	5.23	4.62	11.67	8.52	7.79	6.87	6.3
503 4,06 3,87 3,22 6,51 5,92 5,23 13,20 9,63 8,81 7,77 5,72 4,31 3,90 3,43 8,82 6,51 5,57 14,02 10,24 9,37 8,27 5,72 4,60 4,17 3,68 9,95 7,81 7,13 6,68 9,97 14,02 10,24 9,37 8,27 6,67 4,69 4,47 4,43 3,89 9,95 7,81 7,13 6,68 9,97 11,14 9,29 9,29 6,67 5,19 4,47 4,43 1,17 8,78 7,57 6,68 16,60 11,14 9,89 11,17 10,69 9,25 10,64 12,73 11,14 10,53 9,29 10,89 10,24 9,37 14,49 11,14 9,89 11,14 10,24 9,37 14,49 11,14 9,81 11,14 10,53 10,24 9,37 14,49 11,49 10,54 9,29 10,81<	<u>.</u>	4.73	3.80	3.43	3.01	7.79	6.12	5.57	4.91	12.41	90.6	8.29	7.30	6,7
5.37 4.31 3.90 3.43 8.82 6.92 6.31 5.57 14.02 10.24 9.37 8.78 6.77 4.80 4.43 3.86 9.38 7.36 6.70 5.92 16.73 14.88 10.86 9.34 8.78 6.77 4.89 4.43 3.89 9.95 7.84 6.70 17.48 10.89 9.95 10.84 10.89	4	5.03	4.05	3.67	3.22	8.29	6.51	5.92	5.23	13.20	9.63	8.81	77.7	7.1
572 460 417 366 9.38 7.36 6.70 5.92 14.88 10.86 9.94 8.78 6.07 4.89 4.43 3.89 9.95 7.81 7.13 6.29 16.73 11.49 9.89 8.78 6.07 4.89 4.43 4.13 11.17 8.76 8.00 7.07 17.46 12.75 11.19 9.19 7.20 6.06 5.50 4.98 4.38 11.17 8.76 8.00 7.07 17.46 12.75 11.19 9.19 7.20 6.06 5.50 4.91 11.17 8.76 8.00 7.07 17.46 12.75 11.19 9.11 9.25 8.44 7.47 14.46 13.25 10.08 10.39 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 10.32 <t< td=""><td>נט</td><td>5.37</td><td>4.31</td><td>3.90</td><td>3.43</td><td>8.82</td><td>6.92</td><td>6.31</td><td>5.57</td><td>14.02</td><td>10.24</td><td>9.37</td><td>8.27</td><td>7.5</td></t<>	נט	5.37	4.31	3.90	3.43	8.82	6.92	6.31	5.57	14.02	10.24	9.37	8.27	7.5
6.07 4.89 4.43 3.89 9.95 7.81 7.13 6.29 16.73 17.46 17.49 10.54 8.28 7.55 6.68 16.50 12.13 10.54 8.28 7.55 6.68 16.50 12.13 10.54 8.28 7.55 6.68 16.50 12.14 10.54 8.28 7.55 6.68 16.50 12.74 11.74 9.25 8.44 7.47 18.30 12.75 11.68 10.32 7.20 5.79 5.50 4.81 11.79 9.25 8.44 7.47 18.30 12.25 10.83 7.75 6.06 5.67 4.81 11.79 9.25 8.44 7.47 18.30 11.22 11.28 7.97 6.41 5.81 5.10 10.79 9.85 8.70 11.49 10.25 11.25 8.16 6.56 5.23 14.85 11.64 9.54 8.70 12.14 14.46 13.74 12.13 <t< td=""><td>φ</td><td>5.72</td><td>4.60</td><td>4.17</td><td>3.66</td><td>9.38</td><td>7.36</td><td>6.70</td><td>5.92</td><td>14.88</td><td>10.86</td><td>9.94</td><td>8.78</td><td>8.0</td></t<>	φ	5.72	4.60	4.17	3.66	9.38	7.36	6.70	5.92	14.88	10.86	9.94	8.78	8.0
645 519 471 4.13 1054 828 755 6.68 16.60 12.13 11.11 9.81 7.20 5.50 4.98 4.38 1.17 8.76 6.06 12.75 11.69 10.22 7.53 6.06 5.50 4.81 12.38 9.71 8.87 7.87 10.89 12.25 10.09 7.78 6.26 5.67 4.87 12.38 9.71 8.87 7.87 10.89 12.25 10.09 7.78 6.26 5.67 4.87 10.79 9.85 8.70 13.96 12.29 11.72 8.16 6.26 5.67 6.17 17.87 10.79 9.85 8.70 14.46 12.13 11.22 8.16 6.26 5.67 6.17 17.26 10.79 9.85 8.70 14.46 12.13 11.22 8.10 17.27 17.27 17.42 17.44 12.13 12.24 17.14 12.13	<u></u>	6.07	4.89	4.43	3.89	9.95	7.81	7.13	6.29	15.73	11.49	10.53	9.29	8.4
6.83 5.50 4.98 4.38 11.17 8.76 8.00 7.07 17.46 12.75 11.68 10.32 7.20 5.79 5.25 4.60 11.79 9.25 8.44 7.47 18.30 12.25 10.82 7.53 6.06 5.50 4.97 12.87 10.09 9.22 8.16 19.08 13.27 11.29 7.78 6.26 5.67 4.97 12.87 10.09 9.22 8.16 19.08 13.27 11.29 7.79 6.41 5.81 5.10 10.74 9.54 8.43 20.51 14.46 13.77 11.12 8.39 6.76 6.12 5.37 14.25 11.17 10.20 9.01 21.19 14.46 13.74 12.13 8.10 6.56 5.84 15.63 11.27 10.20 9.01 21.19 15.47 14.19 15.28 14.19 15.29 14.19 15.24 17.19 15.47	 &	6.45	5.19	4.71	4.13	10.54	8.28	7.55	6.68	16.60	12.13	11.11	9.81	8.89
7.20 5.79 5.25 4.60 11.79 9.25 8.44 7.47 18.30 13.36 12.25 10.82 7.53 6.06 5.50 4.81 12.38 9.71 8.87 7.85 19.08 13.39 12.78 10.82 7.53 6.06 5.50 4.81 12.37 10.44 9.54 8.43 20.51 14.96 13.74 12.79 7.97 6.41 5.81 5.10 13.30 10.44 9.54 8.70 21.19 16.47 14.19 12.73 11.72 8.10 6.56 5.95 5.23 11.17 10.20 9.01 21.91 16.40 13.74 12.13 8.70 6.70 6.34 5.56 14.85 11.18 9.06 14.67 12.94 8.71 7.82 6.65 5.84 15.63 12.77 11.18 9.86 22.84 17.19 15.77 14.39 9.74 7.82 16.61 1		6.83	5.50	4.98	4.38	11.17	8.76	8.00	7.07	17.46	12.75	11.68	10.32	9.30
7.53 6.06 5.50 4.81 12.38 9.71 8.87 7.85 19.08 13.93 12.78 11.29 7.78 6.26 5.57 4.97 12.87 10.09 9.22 8.16 19.81 14.46 13.27 11.72 7.97 6.26 5.95 5.23 13.75 10.79 9.86 8.70 21.91 14.46 13.77 11.72 8.39 6.76 6.12 5.37 14.25 11.17 10.20 9.01 21.91 16.00 14.67 12.94 8.70 6.76 6.12 5.37 14.25 11.17 10.20 9.01 21.91 16.00 14.67 12.94 9.14 7.35 6.65 5.84 15.63 12.27 11.18 10.64 9.39 22.68 16.56 15.77 13.38 10.54 8.48 7.68 6.69 17.8 10.64 9.39 22.69 16.86 17.79 17.29 <		7.20	5.79	5.25	4.60	11.79	9.25	8.44	7.47	18.30	13.36	12.25	10.82	9.70
7.78 6.26 5.67 4.97 12.87 10.09 9.22 8.16 19.81 14.46 13.27 11.72 7.97 6.41 5.81 5.10 13.30 10.44 9.54 8.43 20.51 14.46 13.27 11.72 8.39 6.76 6.12 5.23 13.75 10.79 9.85 8.70 15.47 14.19 12.13 8.30 6.76 6.12 5.53 14.25 11.17 10.20 9.01 21.91 16.00 14.67 12.93 8.70 7.00 6.34 5.56 14.85 11.66 10.64 9.39 22.68 16.50 14.87 12.94 9.73 7.82 7.66 6.65 14.85 11.66 10.64 9.36 22.56 16.77 14.39 10.54 8.73 1.88 1.63 12.27 11.18 10.44 17.19 15.73 13.38 10.54 8.33 8.25 1.1.77	Σ.	7.53	90.9	5.50	4.81	12.38	9.71	8.87	7.85	19.08	13.93	12.78	11.29	10.0
7.97 6.41 5.81 5.10 13.30 10.44 9.54 8.43 20.51 14.96 13.74 12.13 8.16 6.56 5.96 5.23 13.75 10.79 9.85 8.70 21.19 16.47 14.19 12.53 8.39 6.56 5.96 1.48 11.17 10.20 9.01 21.91 16.00 14.57 14.96 12.53 9.14 7.35 6.65 5.84 15.63 12.27 11.18 9.86 23.54 17.19 15.73 13.86 9.73 7.82 7.08 6.65 16.61 13.04 11.88 10.46 24.49 17.89 16.77 13.89 10.54 8.48 7.66 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.08 15.70 14.39 10.54 8.48 7.66 6.69 16.71 13.27 28.49 17.89 16.37 14.49 17.89 16.34 <td>ņ</td> <td>7.78</td> <td>6.26</td> <td>5.67</td> <td>4.97</td> <td>12.87</td> <td>10.09</td> <td>9.22</td> <td>8.16</td> <td>19.81</td> <td>14.46</td> <td>13.27</td> <td>11.72</td> <td>10.3</td>	ņ	7.78	6.26	5.67	4.97	12.87	10.09	9.22	8.16	19.81	14.46	13.27	11.72	10.3
8.16 6.56 5.95 5.23 13.75 10.79 9.85 8.70 21.19 15.47 14.19 12.53 8.39 6.76 6.12 5.37 14.25 11.17 10.20 9.01 21.91 16.00 14.67 12.94 8.70 7.00 6.34 5.56 14.85 11.66 10.64 9.36 22.68 16.50 14.67 13.38 9.73 7.28 6.65 5.84 15.63 12.27 11.18 10.46 23.54 17.19 15.73 13.38 10.54 8.48 7.66 6.69 17.88 14.03 12.78 14.49 17.89 16.71 15.89 18.88 15.00 14.39 15.68 16.43 15.00 14.39 15.00 14.39 15.00 14.39 15.68 15.68 15.00 14.39 15.68 15.68 15.68 15.00 17.39 14.39 17.22 16.43 17.89 16.43 17.24 18.39	<u></u>	7.97	6.41	5.81	5.10	13.30	10.44	9.54	8.43	20.51	14.96	13.74	12.13	10.6
8.39 6.76 6.12 5.37 14.25 11.17 10.20 9.01 27.91 16.00 14.67 12.94 8.70 7.00 6.34 5.56 14.85 11.66 10.64 9.39 22.68 16.71 13.36 9.14 7.35 6.65 5.84 15.63 12.27 11.18 10.46 24.49 17.19 15.73 13.36 10.54 8.48 7.66 6.69 16.61 13.04 11.88 10.46 24.49 17.98 16.37 14.39 10.54 8.48 7.66 6.69 16.61 13.04 11.88 10.46 17.98 16.37 14.39 11.59 9.32 8.10 21.30 16.71 15.18 12.68 16.61 17.91 15.68 12.86 10.33 8.93 23.32 18.31 16.00 14.46 29.77 21.74 19.79 17.22 15.83 11.44 9.83 25.56 20.06	4	8.16	6.56	5.95	5.23	13.75	10.79	9.85	8.70	21.19	15.47	14.19	12.53	10.9
8.70 7.00 6.34 5.56 14.85 11.66 10.64 9.39 22.68 16.56 15.17 13.38 9.14 7.35 6.65 5.84 15.63 12.27 11.18 9.86 23.54 17.19 15.73 13.85 9.73 7.82 7.08 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.08 15.00 10.54 8.48 7.66 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.09 15.00 11.59 9.33 8.42 7.34 14.03 12.78 11.22 25.59 18.68 15.00 17.01 15.68 15.00 15.00 14.33 15.00 14.43 15.29 18.81 16.41 17.21 15.68 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 17.22 16.48 17.00 16.43 17.22 16.43	ري.	8.39	6.76	6.12	5.37	14.25	11.17	10.20	9.01	21.91	16.00	14.67	12.94	1.1
9.14 7.35 6.65 5.84 15.63 12.27 11.18 9.86 23.54 17.19 15.73 13.85 9.73 7.82 7.08 6.50 16.61 13.04 11.88 10.46 24.49 17.89 16.77 14.39 10.54 8.48 7.66 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.08 15.00 11.59 9.33 8.42 7.34 19.47 15.29 13.90 12.18 26.85 19.61 17.21 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.68 15.69 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.44 17.21 16.43 16.43 16.43 16.43 16.43 16.43 16.43 16.44 17.22 16.43 16.44 17.	တ္	8.70	7.00	6.34	5.56	14.85	11.66	10.64	9.39	22.68	16.56	15.17	13.38	11.4
9.73 7.82 7.08 6.20 16.61 13.04 11.88 10.46 24.49 17.89 16.37 14.39 10.54 8.48 7.66 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.08 15.00 11.59 9.33 8.42 7.34 19.47 16.29 13.90 12.18 26.85 19.61 17.91 15.60 14.26 11.48 10.33 8.93 22.32 18.31 16.60 14.46 29.77 21.74 19.79 17.22 15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 21.74 19.79 17.22 17.56 14.13 12.63 10.80 28.00 21.98 19.85 17.15 33.08 24.16 21.91 18.91 19.46 15.58 15.99 17.15 33.08 24.16 21.91 18.91 21.40 17.05 16.18 12.82	<u> </u>	9.14	7.35	6.65	5.84	15.63	12.27	11.18	9.86	23.54	17.19	15.73	13.85	11.7
10.54 8.48 7.66 6.69 17.88 14.03 12.78 11.22 25.59 18.68 17.08 15.00 11.59 9.33 8.42 7.34 19.47 15.29 13.90 12.18 26.85 19.61 17.91 15.68 11.59 9.32 8.40 7.34 19.47 15.29 13.90 12.18 26.85 19.61 17.91 15.68 12.85 11.48 10.33 8.93 23.32 18.31 16.60 14.46 29.77 21.74 19.79 17.22 15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 31.38 22.92 20.83 18.05 17.56 14.43 16.80 17.15 33.08 24.16 21.91 18.91 21.40 17.05 15.6 12.82 32.74 22.69 19.89 38.80 28.34 20.69 22.78 18.25 16.99 38.80 28.33	ထု	9.73	7.82	7.08	6.20	16.61	13.04	11.88	10.46	24.49	17.89	16.37	14.39	12.0
11.59 9.33 8.42 7.34 19.47 15.29 13.90 12.18 12.18 19.61 17.91 15.68 12.85 10.33 8.32 8.10 21.30 16.71 15.18 13.27 28.26 20.64 18.82 16.43 14.26 11.48 10.33 8.93 23.32 18.31 16.60 14.46 29.77 21.74 19.79 17.22 15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 31.38 22.92 20.83 18.05 17.56 14.13 12.63 10.80 28.00 21.98 19.85 17.15 33.08 24.16 21.91 18.05 21.40 15.58 15.18 13.30 23.78 21.43 18.48 25.47 20.69 22.78 16.18 13.59 33.51 26.31 23.57 19.99 38.80 28.30 21.60 24.35 19.60 17.34 14.46	 თ	10.54	8.48	7.66	69.9	17.88	14.03	12.78	11.22	25.59	18.68	17.08	15.00	12.4
12.85 10.33 9.32 8.10 21.30 16.71 15.18 13.27 28.26 20.64 18.82 16.43 14.26 11.48 10.33 8.93 23.32 18.31 16.60 14.46 29.77 21.74 19.79 17.22 15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 31.38 22.92 20.83 18.05 17.56 14.13 12.63 10.80 21.98 19.85 17.15 33.08 24.16 21.91 18.91 19.46 15.58 13.89 11.81 30.30 23.78 21.43 18.42 34.89 25.47 23.05 19.79 21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 27.74 24.76 20.84 40.92 29.87 26.78 25.49 25.63 <t< td=""><td> </td><td>11.59</td><td>9.33</td><td>8.42</td><td>7.34</td><td>19.47</td><td>15.29</td><td>13.90</td><td>12.18</td><td>26.85</td><td>19.61</td><td>17.91</td><td>15.68</td><td>12.9</td></t<>	 	11.59	9.33	8.42	7.34	19.47	15.29	13.90	12.18	26.85	19.61	17.91	15.68	12.9
14.26 11.48 10.33 8.93 23.32 18.31 16.60 14.46 29.77 21.74 19.79 17.22 15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 31.38 22.92 20.83 18.05 17.56 14.13 12.63 10.80 28.00 21.98 19.85 17.15 33.08 24.16 21.91 18.91 19.46 15.58 13.89 11.81 30.30 23.78 21.43 18.42 34.89 25.47 23.05 19.79 21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 33.51 26.31 23.67 40.92 29.87 26.78 22.63 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53	-	12.85	10.33	9.32	8.10	21.30	16.71	15.18	13.27	28.26	20.64	18.82	16.43	13.3
15.83 12.75 11.44 9.83 25.56 20.06 18.16 15.76 31.38 22.92 20.83 18.05 17.56 14.13 12.63 10.80 28.00 21.98 19.85 17.15 33.08 24.16 21.91 18.91 19.46 15.58 13.89 11.81 30.30 23.78 21.43 18.42 34.89 25.47 23.05 19.79 21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 33.51 26.31 23.67 40.92 29.87 26.78 22.63 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 36.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40 <td>S.</td> <td>14.26</td> <td>11.48</td> <td>10.33</td> <td>8.93</td> <td>23.32</td> <td>18.31</td> <td>16.60</td> <td>14.46</td> <td>29.77</td> <td>21.74</td> <td>19.79</td> <td>17.22</td> <td>13.8</td>	S.	14.26	11.48	10.33	8.93	23.32	18.31	16.60	14.46	29.77	21.74	19.79	17.22	13.8
17.56 14.13 12.63 10.80 28.00 21.98 19.85 17.15 33.08 24.16 21.91 18.91 19.46 15.58 13.89 11.81 30.30 23.78 21.43 18.42 34.89 25.47 23.05 19.79 21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 33.51 26.31 23.57 19.99 38.80 28.33 25.49 21.60 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40	9	15.83	12.75	11.44	9.83	25.56	20.06	18.16	15.76	31.38	22.92	20.83	18.05	14.39
19.46 15.58 13.89 11.81 30.30 23.78 21.43 18.42 34.89 25.47 23.05 19.79 21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 33.51 26.31 23.57 19.99 38.80 28.33 25.49 21.60 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40		17.56	14.13	12.63	10.80	28.00	21.98	19.85	17.15	33.08	24.16	21.91	18.91	14.91
21.40 17.05 15.16 12.82 32.17 25.24 22.69 19.38 36.79 26.86 24.24 20.69 22.78 18.25 16.18 13.59 33.51 26.31 23.57 19.99 38.80 28.33 25.49 21.60 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40	ič	19.46	15.58	13.89	11.81	30,30	23.78	21.43	18.42	34.89	25.47	23.05	19.79	15.44
22.78 18.25 16.18 13.59 33.51 26.31 23.57 19.99 38.80 28.33 25.49 21.60 24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40		21.40	17.05	15.16	12.82	32.17	25.24	22.69	19.38	36.79	26.86	24.24	20.69	15.9
24.35 19.60 17.34 14.46 35.34 27.74 24.76 20.84 40.92 29.87 26.78 22.53 26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40		22.78	18.25	16.18	13.59	33,51	26.31	23.57	19.99	38.80	28.33	25.49	21.60	16.54
26.89 21.46 18.88 15.59 38.48 30.00 26.63 22.14 43.12 31.48 28.12 23.40	<u>~</u>	24.35	19.60	17.34	14.46	35.34	27.74	24.76	20.84	40.92	29.87	26.78	22.53	17.0
	<u></u>	26.89	21.46	18.88	15.59	38.48	30.00	26.63	22.14	43.12	31,48	28.12	23.40	17.6

					Occupati	Occupation Class 5A With Non-Cancelable Premiums	/ith Non-Car	celable Pren	iums				
اا				Coverage	Period to Pol	Period to Policy Anniversary On or Following Insured Life's 67th Birthday	y On or Follc	wing Insured	Life's 67th Bir	thday			
Gender				-			Male			-	;	-	
!		Benefit Period is 2 Years	s 2 Years		ď	Benefit Period II	IS 5 Years		Be	Moitin	Benefit Period is Entire Coverage Period	rage Period	
Age	09	walling reflocint Days 90 180	180 H	365	09	90 180	180	365	09	90	180 III Days	365	730
18	2.72	2.19	1.98	1.75	4.19	3.29	3.00	2.66	7.13		4.78	4.23	3.90
19	2.63	2.12	1.93	1.70	4.19	3.29	3.00	2.66	7.13	5.21	4.78	4.23	3.90
20	2.56	2.06	1.86	1.65	4.19	3.29	3.00	2.66	7.13	5.21	4.78	4.23	3.90
2	2.59	2.08	1.88	1.66	4.26	3.34	3.05	2.70	7.26	5.30	4.86	4.30	3.97
22	2.64	2.13	1.93	1.69	4.37	3.43	3.12	2.77	7.45	5.43	4.98	4.39	4.06
23	2.71	2.18	1.97	1.73	4.50	3.54	3.22	2.84	7.67	5.60	5.12	4.52	4.18
24	2.80	2.26	2.04	1.79	4.66	3.66	3.33	2.94	7.95	5.80	5.30	4.67	4.32
25	2.91	2.35	2.12	1.86	4.86	3.81	3.47	3.06	8.25	6.03	5.50	4.86	4.49
26	3.04	2.45	2.21	1.93	5.08	3.98	3.62	3.19	8.61	6.29	5.74	5.07	4.68
27	3.19	2.56	2.31	2.03	5.33	4.18	3.80	3.35	9.01	6.58	6.01	5.29	4.90
28	3.35	2.70	2.43	2.14	5.60	4.40	4.00	3.53	9.46	6.90	6.31	5.56	5.15
29	3.54	2.84	2.56	2.25	5.92	4.64	4.22	3.72	9.95	7.26	6.64	5.85	5.41
30	3.74	3.01	2.71	2.38	6.25	4.91	4.46	3.94	10.48	7.66	6.99	6.16	įĊ
31	3.96	3.19	2.88	2.53	6.62	5.20	4.73	4.17	11.08	8.09	7.39	6.52	6.02
32	4.22	3.40	3.06	2.69	7.04	5.52	5.03	4.44	11.74	8.58	7.84	6.91	6.38
33	4.50	3.62	3.27	2.87	7.48	5.87	5,35	4.72	12.47	9,10	8.32	7.34	6.76
34	4.80	3.86	3.49	3.06	7.96	6.25	5.70	5.02	13.24	99.6	8.84	7.80	7.17
35	5.11	4.11	3.72	3.26	8.47	6.65	90'9	5.35	14.04	10.26	9.38	8.28	7.59
36	5.44	4.38	3.96	3.48	00.6	7.06	6.44	5.69	14.88	10.86	9.95	8.78	8.02
37	5.78	4.66	4.22	3.70	9.56	7.50	6.84	6.05	15.72	11.48	10.52	9.28	8.45
38	6.13	4.94	4.47	3.93	10.12	7.95	7.25	6.41	16.58	12.11	11.10	9.80	εö
39	6.49	5.22	4.73	4.16	10.70	8.40	7.67	6.78	17.43	12.73	11.67	10.31	9.29
40	6.85	5.51	4.99	4.39	11.30	8.86	8.09	7.16	18.27	13.34	12.23	10.81	9.69
41	7.16	5.76	5.22	4.59	11.86	9.30	8.50	7.52	19.07	13.92	12.77	11.28	10.05
42	7.39	5.94	5.38	4.73	12.32	9.67	8.83	7.81	19.80	14.46	13.27	11.72	10.37
43	7.56	6.08	5.51	4.85	12.73	66.6	9.13	8.07	20.52	14.98	13.75	12.14	10.66
44	7.74	6.23	5.64	4.96	13.15	10.33	9.42	8.33	21.24	15.51	14.22	12.56	10.94
45	7.95	6.40	5.79	5.09	13.62	10.69	9.77	8.62	21.98	16.05	14.72	12.99	11.22
46	8.24	6.63	00.9	5.27	14.20	11.15	10.17	8.98	22.78	16.63	15.24	13.44	11.50
47	8,65	96.9	6.29	5.51	14.93	11.72	10.68	9.45	23.66	17.27	15.82	13.93	11.81
48	9.20	7.40	69.9	5.86	15.86	12.45	11.35	96.6	24.64	17.99	16.47	14.48	12.15
49	9.95	8.01	7.24	6.32	17.05	13.39	12.19	10.70	25.76	18.81	17.20	15.09	12.55
ධ	10.95	8.80	7.95	6.92	18.56	14.57	13.25	11.61	27.04	19.74	18.03	15.79	12.99
51	12.04	9.69	8.73	7.59	20.24	15.89	14.43	12.61	28.46	20.77	18.95	16.55	13.47
25	13.26	10.67	9.60	8.31	22.10	17.35	15.73	13.70	29.97	21.88	19.92	17.34	13.97
53	14.61	11.75	10.55	9.11	24.16	18.96	17.16	14.89	31.58	23.06	20.96	18.17	14.47
54	16.08	12.94	11.60	9.97	26.39	20.71	18.71	16.16	33.29	24.31	22.04	19.02	15.00
22	17.68	14.24	12.72	10.88	28.47	22.35	20.13	17.31	35.10	25.63	23.19	19.91	15.53
26	19.42	15.63	13.93	11.84	30.22	23.72	21.32	18.21	37.00	27.01	24.38	20.81	16.07
22	20.90	16.82	14.95	12.62	32.08	25.17	22.56	19.14	39.00	28.48	25.62	21.72	16.62
28	22.56	18.16	16.08	13.47	34.26	26.89	24.01	20.21	41.10	30.01	26.91	22.63	17.18
29	24.79	19.95	17.61	14 00	97.70	i	000	7	000		000		1
	, :: 1	22.5	5.2	14:001	07.10	C7.67	Z0:0Z	77.77	43.30	31.61	78.75	23.54	

State Stat			-			Occupa	Occupation Class 5A With Non-Cancelable Premiums	Vith Non-Car	ncelable Prem	niums				
Parcell Period to 2 Years Parcell Period to 3 Years Parcell Period to 5 Years					Coverage		licy Anniversar	y On or Folk	wing Insured	Life's 67th Bir	thday			
Maintage Paricol Roy 2015	nder		Donofft Donor	No o'			Popular Daniel	Female		20	Postorio di	onita I	2000 C	
60 60<	 		Waiting Period	is 2 reals			Waiting Perior	is or cals		Ď	Waitin	R Ellire Cover	age renou	
7.77 6.75 6.75 4.46 7.06 7.22 6.33 27.10 14.72 13.44 11.81 6.84 5.33 4.77 4.75 4.06 7.22 6.33 27.10 14.72 13.44 11.81 6.84 5.35 4.77 4.16 10.66 7.22 6.33 27.10 14.72 13.44 11.81 6.88 5.89 4.77 4.16 10.66 8.74 7.25 6.33 27.14 14.72 13.44 11.81 7.02 5.84 4.77 10.66 8.75 7.76 6.93 27.14 14.72 11.81 7.02 5.84 4.78 4.16 10.66 8.75 7.76 6.93 14.44 14.93 14.74 11.81 7.02 5.84 4.78 11.73 8.87 7.77 6.93 2.24 4.44 14.93 14.44 15.94 14.84 14.84 14.84 14.94 14.94 14.84 14	Age	09	06	180	365	09	06	180	365	09		180	365	730
7.11 5.33 4.78 4.41 1.046 7.96 7.22 6.33 27.14 14.72 13.41 11.81 6.88 5.34 4.78 4.14 10.05 8.04 7.28 6.33 27.14 14.72 13.41 11.81 6.88 5.36 4.78 4.14 10.05 8.04 7.28 6.39 27.14 14.95 13.82 11.91 6.89 5.36 4.78 4.17 10.06 8.04 7.24 6.50 12.74 14.95 13.22 11.18 7.02 5.46 4.87 4.22 11.11 8.42 7.66 6.90 22.51 14.04 12.25 7.17 5.57 5.49 4.89 7.66 6.90 22.51 14.74 14.94 7.17 5.71 5.11 11.11 8.49 7.66 6.90 22.51	9	7.37	5.73	5.15	4.46	10.46	7.96	7.22	6.33	21.10	14.72	13.41	11.81	10.91
684 5.34 4.78 4.16 10.46 7.02 6.33 27.10 14.72 13.41 11.91 6.88 6.34 4.79 4.16 10.06 8.04 7.35 6.43 17.74 13.41 11.91 6.88 6.34 4.79 4.16 10.06 8.13 7.54 6.50 22.14 16.20 13.82 12.15 7.02 6.46 4.84 4.16 10.06 8.23 7.54 6.50 22.14 14.04 16.20 12.25 7.02 6.46 4.84 4.16 10.06 8.24 7.77 6.00 22.14 14.04 12.20 7.02 6.46 4.87 11.15 8.00 22.24 14.67 12.20 7.72 6.56 5.04 4.39 11.67 8.00 22.24 14.64 12.20 7.72 6.57 5.04 4.39 11.67 8.00 22.24 14.64 12.20 7.72	5	7.11	5.53	4.96	4.31	10.46	7.96	7.22	6.33	21.10	14.72	13.41	11.81	10.91
6.85 5.34 4.78 4.78 6.49 7.28 6.34 7.14 1.056 8.04 7.28 6.33 27.44 1.456 1.352 1.14 1.456 1.352 1.14 1.456 1.352 1.14 1.456 1.352 1.15 1.24 6.59 2.214 1.54 1.60 1.254 6.59 2.214 1.54 1.40 1.251 1.251 1.254 6.59 2.214 1.54 1.40 1.251 1.251 1.251 1.251 1.251 1.251 1.251 1.251 1.251 1.254 6.59 2.224 1.569 1.47 1.056 1.251 1.2	23	6.84	5.33	4.78	4.15	10.46	7.96	7.22	6.33	21.10	14.72	13.41	11.81	10.91
6.88 5.36 4,79 4,71 10.08 8.14 7.35 6.43 11.50 13.83 12.15 6.96 5.42 4.84 4.71 10.08 8.35 7.44 6.59 22.14 16.50 14.39 12.15 7.02 5.46 4.87 4.22 11.31 8.82 7.74 6.59 22.24 16.30 14.39 12.17 7.02 5.51 4.89 4.25 11.31 8.82 7.77 6.69 22.24 16.30 14.39 12.51 7.03 5.51 4.89 4.22 11.31 8.82 7.71 6.89 12.89 14.39 14.34 15.30 14.39 14.34 15.30 14.34 15.30 14.34 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.44 15.30 14.4	77	6.85	5.34	4.78	4.14	10.56	8.04	7.28	6.38	21.44	14.95	13.62	11.97	11.07
6.96 5.28 4.81 4.17 10.02 8.22 7.44 6.59 22.14 15.44 4.10 12.25 7.02 5.46 4.87 4.22 11.13 8.40 7.66 6.59 22.26 15.69 14.50 12.27 7.02 5.41 4.87 4.22 11.13 8.40 7.66 6.59 22.26 16.59 14.50 12.27 7.02 5.51 4.86 4.36 11.13 8.47 7.71 6.69 22.26 16.59 14.50 12.27 7.02 5.57 4.86 1.92 7.77 5.40 16.20 14.50 12.51 7.47 5.52 4.49 1.2.20 9.29 8.86 7.60 25.66 14.50 15.50 14.04 12.50 18.67 17.61 24.69 14.54 14.04 12.50 18.64 14.50 12.50 18.64 18.65 18.66 18.66 14.66 14.64 14.64 14.64	72	6.88	5.36	4.79	4.15	10.68	8.14	7.35	6.43	21.78	15.20	13.83	12.15	11.23
7.02 5.44 4.84 4.16 11.36 8.35 7.54 6.69 22.25 15.70 4.22 12.51 15.70 4.22 12.51 15.70 4.22 11.31 8.62 7.77 6.90 22.84 15.90 4.45 12.51 12.71 12.70	23	6.91	5.38	4.81	4.17	10.82	8.23	7.44	6.50	22.14	15.44	14.04	12.32	11.39
7.02 5.46 4.87 4.22 11.13 8.49 7.65 6.69 22.28 1.65 14.74 0.27 7.08 5.54 4.89 4.25 11.13 8.49 7.65 6.89 22.28 1.65 14.74 1.27 7.17 5.57 4.98 4.31 11.51 8.77 7.91 6.90 22.66 16.00 14.74 13.34 7.28 5.66 5.73 4.48 11.73 8.83 7.22 24.89 15.90 14.74	24	6.96	5.42	4.84	4.18	10.96	8.35	7.54	6.59	22.51	15.70	14.26	12.51	11.57
7.08 6.51 4.98 4.25 11.31 8.62 7.77 6.79 2.22 16.50 14.94 1.20 7.17 5.57 5.66 5.04 4.36 11.73 8.83 9.06 7.03 2.46 16.00 14.98 13.34 7.26 5.66 5.04 4.36 11.73 8.83 9.06 7.06 16.00 16.00 16.33 13.34 7.40 5.83 5.01 1.44 1.22 2.44 1.70 15.85 16.00 13.34 7.69 5.94 5.95 4.69 1.243 9.47 8.85 7.46 1.767 16.00 13.34 7.80 6.07 5.43 4.69 1.26 9.70 8.89 7.22 4.41 1.40 7.80 6.07 5.43 4.69 1.26 9.70 8.89 7.22 5.24 1.41 1.41 8.04 6.77 5.60 1.48 1.23 9.47 8	25	7.02	5.46	4.87	4.22	11.13	8.48	7.65	69'9	22.88	15.96	14.50	12.71	11.75
7,77 557 4,98 4,31 11,51 877 7,91 6,90 23,66 16,78 14,98 13,13 7,76 5,73 5,73 5,12 4,42 11,97 8,90 2,20 24,06 16,79 16,59 13,34 7,36 5,73 5,12 4,42 11,96 9,79 8,38 7,72 24,49 17,63 16,01 14,04 7,89 5,90 5,36 4,68 12,84 9,75 25,44 17,63 16,01 14,04 7,89 6,90 5,36 4,68 12,86 9,96 8,70 7,40 16,01 14,04 7,91 6,16 5,51 4,76 12,86 9,96 8,86 26,24 18,10 14,04 8,00 6,17 5,51 4,76 11,13 9,10 7,26 14,10 14,10 14,10 14,10 14,10 14,10 14,10 14,10 14,10 14,10 14,10 14,10 1	56	7.08	5.51	4.93	4.25	11.31	8.62	77.7	6.79	23.27	16.23	14.74	12.92	11.94
7.56 5.65 5.04 4.36 11.73 8.63 8.06 7.05 24.40 16.20 31.74 18.93 8.06 7.02 24.40 16.20 4.36 18.39 7.12 24.47 17.07 16.20 13.34 7.47 6.82 5.52 4.49 12.20 9.29 8.38 7.72 2.44 17.07 16.20 15.01 7.49 6.93 5.58 4.58 12.43 9.47 8.65 2.54 18.31 16.45 14.43 7.49 6.07 5.43 4.68 12.83 9.75 2.564 18.31 16.45 14.44 7.49 6.07 5.44 7.60 2.569 18.85 7.02 2.544 18.74 14.44 7.41 6.07 5.44 7.60 9.09 9.00 7.60 18.24 14.45 14.44 14.44 14.44 14.44 14.46 13.90 10.13 9.16 8.65 2.65 14.41	27	7.17	5.57	4.98	4.31	11.51	8.77	7.91	06:9	23.66	16.50	14.98	13.13	12.15
7,38 5,73 5,12 4,42 11,95 9,10 8,22 7,17 24,47 17,07 15,50 13,57 13,57 13,57 13,57 13,57 13,57 13,57 13,57 14,04<	28	7.25	5.65	5.04	4.36	11.73	8.93	8.06	7.03	24.05	16.78	15.23	13.34	12.36
7.47 5.62 5.24 4.49 12.20 9.29 6.38 7.32 24.48 17.20 9.29 6.38 7.32 24.48 15.24 9.47 6.55 17.37 16.24 14.44 7.80 6.90 6.58 4.68 12.64 9.69 9.00 7.60 25.61 17.87 16.24 14.44 7.80 6.90 5.38 4.68 12.64 9.69 9.00 7.86 26.25 18.31 16.45 14.44 7.80 6.93 5.71 4.94 13.96 10.61 9.00 8.89 18.56 18.31 16.46 14.41 16.56 14.80 14.81 16.46 14.81 16.46 18.89 16.56 14.80 14.81 16.56 14.80 14.81 16.56 14.80 14.81 16.56 14.80 16.56 14.80 16.56 14.81 16.56 14.81 16.56 14.81 16.56 14.81 16.56 14.81 16.56 <	59	7.36	5.73	5.12	4.42	11.95	9.10	8.22	7.17	24.47	17.07	15.50	13.57	12.57
759 594 528 456 1243 947 8.55 746 2527 1763 1601 1404 789 6.78 6.38 4.56 12.64 9.47 8.65 7.72 2524 1763 1644 7.81 6.17 5.51 4.89 12.86 9.79 8.65 7.72 2524 18.10 16.65 14.60 8.04 6.27 5.50 4.87 13.36 10.35 9.96 18.83 17.13 16.63 14.60 8.04 6.23 5.50 4.87 13.36 10.35 9.96 18.83 17.13 16.63 14.60 14.60 14.60 14.60 14.60 14.60 14.60 14.60 14.60 14.60 14.60 14.60 16.61 14.60 14.60 16.61 14.60 14.60 16.61 14.60 14.60 16.61 14.60 14.60 16.61 14.60 16.61 14.60 14.60 14.60 14.60	8	7.47	5.82	5.20	4.49	12.20	9.29	8.38	7.32	24.89	17.36	15.77	13.81	12.78
7.66 5.99 5.36 4.63 12.64 9.63 8.70 7.60 25.64 17.87 16.24 14.23 7.91 6.16 5.43 4.69 12.64 9.69 8.86 7.72 25.94 18.10 16.65 14.41 7.91 6.16 5.51 4.76 13.06 10.13 9.16 8.86 26.25 18.37 16.65 14.41 8.04 6.27 5.60 4.88 10.35 10.35 10.61 9.60 7.86 18.85 16.85 14.41 15.00 10.35 10.61 9.60 18.89 18.65 14.41 15.00 17.44 15.30 10.61 9.60 18.89 17.43 16.65 14.41 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44 15.30 17.44	31	7.59	5.91	5.28	4.56	12.43	9.47	8.55	7.46	25.27	17.63	16.01	14.04	12.97
7,80 6,07 5,43 4,68 12,85 9,79 8,85 7,72 25,94 18,10 16,45 14,41 8,04 6,16 5,51 4,76 13,36 9,10 7,78 26,25 18,31 16,65 14,60 8,04 6,27 5,60 4,85 13,30 10,13 9,96 8,89 18,83 17,13 16,03 8,28 6,71 6,01 5,21 14,34 10,25 9,89 8,89 18,85 17,41 15,30 8,80 6,83 6,21 5,28 14,85 11,31 10,24 8,89 28,71 20,03 18,25 16,03 9,60 7,48 6,07 5,89 16,15 12,39 11,16 9,74 18,73 17,44 15,30 9,60 7,48 6,07 5,89 16,18 17,41 16,30 17,41 16,30 17,41 16,30 17,41 16,30 17,41 16,30 17,41 16,30	32	7.69	5.99	5.36	4.63	12.64	9.63	8.70	7.60	25.61	17.87	16.24	14.23	13.13
791 6.16 5.51 4.76 13.06 9.95 9.00 7.86 18.31 16.66 14.60 8.04 6.27 5.60 4.85 13.30 10.13 9.16 8.01 26.59 18.55 16.86 14.80 8.20 6.37 5.60 4.85 13.30 10.61 9.60 8.39 27.45 18.41 15.30 8.20 6.37 6.45 5.26 14.34 10.92 9.80 8.60 18.35 17.44 15.30 9.24 7.20 6.45 5.20 14.34 10.92 9.80 8.60 20.62 17.44 15.30 9.24 7.20 6.45 5.59 16.47 10.76 9.34 20.65 17.44 15.53 9.24 7.20 6.45 5.59 16.47 11.78 10.67 9.34 20.95 17.44 15.30 10.27 8.00 7.71 6.30 16.45 11.34 10.67 9.3	33	7.80	6.07	5.43	4.69	12.85	9.79	8.85	7.72	25.94	18.10	16.45	14.41	13.28
8.04 6.627 5.60 4.85 13.30 10.13 9.16 8.01 26.58 18.55 16.88 14.81 8.20 6.39 5.71 4.94 13.59 10.35 9.36 8.18 26.59 18.53 17.13 16.03 9.36 8.18 26.49 17.81 16.03 9.36 8.18 26.49 17.81 16.63 16.63 17.81 16.63 16.63 17.81 16.63 16.63 18.25 16.63 17.81 16.63 18.62 17.81 16.63 18.62 18.63 17.81 16.63 18.62 18.63 17.81 16.63 18.63 17.81 16.63 18.62 18.63 17.81 16.63 18.62 18.63 17.81 16.63 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.72 18.63 18.63 18.72 18.73 18.63	34	7.91	6.16	5.51	4.76	13.06	9.95	9.00	7.86	26.25	18.31	16.65	14.60	13.4
8.20 6.39 571 4.94 13.59 10.35 9.36 8.18 26.99 18.83 17.13 16.03 8.38 6.53 5.54 5.06 13.33 10.61 9.60 8.39 27.45 19.16 17.44 15.30 8.20 6.53 6.54 6.521 6.34 10.24 8.96 28.71 20.03 18.25 17.44 15.30 9.60 6.93 6.21 5.36 11.78 10.67 9.94 28.71 20.03 18.25 16.02 9.60 7.48 6.70 10.68 10.16 30.54 21.31 19.27 10.03 18.26 16.05	35	8.04	6.27	5.60	4.85	13.30	10.13	9.16	8.01	26.59	18.55	16.88	14.81	13.57
8.38 6.53 5.86 5.06 13.93 10.61 9.60 8.39 27.45 19.15 17.44 16.30 8.62 6.71 6.01 5.21 14.34 10.92 9.89 8.65 20.02 19.56 17.81 16.53 8.62 7.20 6.45 5.58 15.47 11.78 10.64 20.55 20.62 18.79 16.50 9.80 7.48 6.94 6.00 16.45 1.39 11.15 30.54 21.31 19.42 16.50 9.80 7.48 6.00 16.45 1.23 11.15 30.54 21.31 17.05 16.50 10.27 8.00 7.17 6.20 17.58 12.84 10.68 20.95 20.91 17.66 10.63 8.28 7.42 6.68 17.89 12.14 10.61 32.86 22.93 20.91 17.66 11.07 8.28 7.42 6.42 18.38 12.14 10.61	36	8.20	6:39	5.71	4.94	13.59	10.35	9.36	8.18	26.99	18.83	17.13	15.03	13.74
8 62 6 77 6 01 5.21 14.34 10.92 9 89 8 65 2 8.02 19.55 17.81 16.53 9.24 7.20 6.45 5.59 16.47 11.31 10.24 8.96 28.77 20.02 18.79 16.02 9.60 7.48 6.70 5.80 16.15 12.30 11.15 9.76 20.65 20.02 18.79 16.02 9.60 7.48 6.70 5.80 16.15 12.30 11.16 9.76 20.65 20.02 18.79 16.05 10.27 8.00 7.17 6.00 16.85 12.84 11.06 32.65 20.02 18.79 17.05 10.67 8.02 7.42 6.68 19.27 14.67 13.29 11.61 35.60 22.84 17.05 17.05 17.05 17.47 18.30 17.41 18.70 23.86 27.74 18.37 17.68 17.05 17.05 17.05 17.05 17.05 <td< td=""><td>37</td><td>8.38</td><td>6.53</td><td>5.85</td><td>5.06</td><td>13.93</td><td>10.61</td><td>9.60</td><td>8.39</td><td>27.45</td><td>19.15</td><td>17.44</td><td>15.30</td><td>13,93</td></td<>	37	8.38	6.53	5.85	5.06	13.93	10.61	9.60	8.39	27.45	19.15	17.44	15.30	13,93
8.90 6.93 6.21 5.38 14.85 11.31 10.24 8.96 28.71 20.03 18.25 16.02 9.24 7.20 6.45 5.59 16.47 1.11 0.67 9.74 20.55 20.62 18.79 16.02 9.60 7.48 6.00 16.85 12.84 11.63 10.18 22.03 20.91 17.05 9.60 7.74 6.94 6.00 16.85 12.84 11.63 10.61 32.88 22.03 20.13 17.06 10.63 8.28 7.42 6.29 17.24 10.61 32.88 22.03 20.13 17.06 11.05 8.01 7.72 6.64 18.38 12.14 10.61 32.88 22.03 20.91 18.09 11.57 9.01 8.07 6.97 20.28 15.45 13.99 12.21 37.07 25.87 20.64 19.89 12.22 9.51 8.51 7.34 16.35	 82	8.62	6.71	6.01	5.21	14.34	10.92	9.89	8.65	28.02	19.55	17.81	15.63	14.1
924 7.20 6.45 5.59 15.47 11.78 10.67 9.34 29.55 20.62 18.79 16.50 9.80 7.74 6.70 5.80 16.15 12.30 11.15 9.76 30.54 21.31 19.42 17.06 9.80 7.74 6.90 16.81 12.39 12.14 10.61 32.88 22.93 20.91 18.36 10.63 8.28 7.42 6.42 18.38 13.99 12.68 11.09 34.20 23.86 22.93 20.91 18.36 10.63 8.61 7.72 6.68 19.27 14.67 13.29 12.14 10.61 32.88 22.93 20.91 18.36 11.57 9.01 8.07 7.35 21.47 16.35 14.80 12.90 38.60 26.92 24.51 21.46 13.01 10.13 8.27 2.28 17.41 16.35 14.80 12.90 38.60 26.92 24.51 21	39	8.90	6.93	6.21	5.38	14.85	11.31	10.24	8.96	28.71	20.03	18.25	16.02	14,45
960 7.48 6.70 5.80 16.15 12.30 11.15 9.76 30.54 21.31 19.42 17.05 9.93 7.74 6.94 6.00 16.85 12.84 11.63 30.54 21.31 17.05 10.63 8.28 7.72 6.68 19.27 14.67 13.29 11.61 35.60 24.84 22.03 20.91 18.37 11.06 8.61 7.72 6.68 19.27 14.67 13.29 11.61 35.60 24.84 22.04 19.85 11.57 9.01 8.07 7.81 13.29 11.61 35.60 24.84 22.04 19.85 11.57 9.01 8.07 7.81 14.67 13.29 11.61 35.60 24.84 22.04 19.85 11.57 9.01 8.07 2.147 16.35 14.80 12.21 37.07 25.84 22.74 22.64 19.85 15.23 11.38 2.49 18.66<	40	9.24	7.20	6.45	5.59	15.47	11.78	10.67	9.34	29.55	20.62	18.79	16.50	14.7
9.93 7.74 6.94 6.00 16.85 12.84 11.63 10.18 31.65 22.09 20.13 17.68 10.27 8.00 7.17 6.20 17.58 13.39 12.14 10.61 32.88 22.93 20.91 18.37 10.63 8.61 7.72 6.68 19.27 14.67 13.29 11.61 35.60 24.84 22.04 19.09 11.57 9.01 8.07 6.87 20.28 15.45 13.99 12.21 37.07 25.87 22.64 19.69 11.57 9.01 8.07 6.87 20.28 15.44 11.61 35.60 24.84 22.64 19.69 12.22 9.61 8.51 7.35 21.47 16.36 14.80 12.91 37.07 25.87 25.6 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65 20.65	41	9.60	7.48	6.70	5.80	16.15	12.30	11.15	9.76	30.54	21.31	19.42	17.05	15.1
10.27 8.00 7.17 6.20 17.58 13.39 12.14 10.61 32.88 22.93 20.91 18.37 10.63 8.28 7.42 6.42 18.38 12.14 10.61 32.88 22.93 20.91 18.37 11.65 8.61 7.72 6.68 19.39 12.24 35.60 24.84 22.64 19.85 11.57 9.01 8.07 6.97 20.28 17.47 16.35 14.80 12.90 26.92 24.51 21.46 19.85 12.22 9.51 8.51 7.35 21.47 16.35 14.80 12.90 26.92 24.51 21.46 13.01 10.13 9.07 7.81 22.86 17.41 15.74 13.70 40.15 28.01 25.48 22.27 14.00 10.90 9.74 8.38 24.49 18.66 16.85 14.64 41.72 29.10 26.92 24.51 21.46 15.23	42	9.93	7.74	6.94	0.00	16.85	12.84	11.63	10.18	31.65	22.09	20.13	17.68	15.6
10.63 8.28 7.42 6.42 18.38 13.99 12.68 11.09 34.20 23.86 21.75 19.09 11.06 8.61 7.72 6.68 19.27 14.67 13.29 11.61 35.60 24.84 22.64 19.85 11.06 8.61 8.77 20.28 15.45 13.99 12.21 37.07 26.87 22.64 19.85 12.22 9.01 8.74 16.35 14.80 12.21 37.07 26.87 22.64 19.85 13.01 10.10 9.74 8.38 24.49 18.66 16.85 14.64 41.75 29.10 26.45 22.74 14.00 10.90 9.74 8.38 24.49 18.66 16.85 14.64 41.75 29.10 26.45 22.74 15.23 11.86 10.58 9.08 26.41 20.11 18.15 44.88 31.31 28.39 24.64 16.55 12.89 11.46	43	10.27	8.00	7.17	6.20	17.58	13.39	12.14	10.61	32.88	22.93	20.91	18.37	16.1
11.06 8.61 7.72 6.68 19.27 14.67 13.29 11.61 35.60 24.84 22.64 19.85 11.57 9.01 8.07 6.97 20.28 15.45 13.99 12.21 37.07 25.87 22.64 19.85 12.22 9.51 8.51 7.35 22.47 16.36 4.80 26.92 24.51 22.64 20.65 13.01 10.43 9.74 16.36 17.41 15.74 13.70 26.45 22.27 14.00 10.90 9.74 8.38 24.49 18.66 16.85 14.64 41.72 29.10 26.45 22.27 16.55 12.89 11.49 9.84 28.51 21.71 18.15 44.88 31.31 28.39 24.64 16.55 12.89 11.49 9.84 28.51 21.71 19.57 44.88 31.31 28.39 24.64 16.56 12.29 10.66 30.82 23.47	44	10.63	8.28	7.42	6.42	18.38	13.99	12.68	11.09	34.20	23.86	21.75	19.09	16.6
11.57 9.01 8.07 6.97 20.28 15.45 13.99 12.21 37.07 25.87 23.56 20.65 12.22 9.51 8.51 7.35 21.47 16.35 14.80 12.91 38.60 26.92 24.51 21.46 13.01 10.13 9.07 7.81 22.86 17.41 15.74 40.15 28.01 25.48 22.77 14.00 10.90 9.74 8.38 24.49 18.66 16.65 14.72 29.10 26.45 22.77 15.23 11.86 10.56 30.8 26.41 20.11 18.15 44.88 31.31 28.39 24.64 16.55 12.89 10.66 30.82 23.47 21.11 18.16 44.88 31.31 28.39 24.64 18.02 14.79 10.66 30.82 23.47 21.11 18.14 49.87 34.59 30.35 26.17 21.39 16.66 14.77 24.77	45	11.06	8.61	1.72	6.68	19.27	14.67	13.29	11.61	35.60	24.84	22.64	19.85	17.1
12.22 9.51 8.51 7.35 21.47 16.35 14.80 12.90 38.60 26.92 24.51 21.46 13.01 10.13 9.07 7.81 22.86 17.41 15.74 13.70 40.15 28.01 25.48 22.27 14.00 10.90 9.74 8.38 24.49 18.66 16.85 14.64 41.72 29.10 26.45 22.77 15.23 11.86 10.58 9.08 26.41 20.11 18.15 44.88 31.31 28.39 24.64 16.55 12.89 11.49 9.84 28.51 21.71 18.15 44.88 31.31 28.39 24.64 18.02 14.04 10.66 30.82 23.47 21.11 18.19 44.88 31.31 28.39 24.64 19.64 15.69 13.50 36.07 27.47 24.61 21.04 49.87 34.79 31.36 26.97 21.39 18.16 16.06	φ i	11.57	9.01	8.07	6.97	20.28	15.45	13.99	12.21	37.07	25.87	23.56	20.65	17.6
13.01 10.13 9.07 7.81 22.86 17.41 15.74 13.70 40.15 28.01 25.48 22.27 14.00 10.90 9.74 8.38 24.49 18.66 16.85 14.64 41.72 29.10 26.45 23.07 15.23 11.86 10.58 9.08 26.41 20.11 18.15 44.88 31.31 28.39 24.64 16.55 12.89 11.49 9.84 28.51 21.71 19.57 44.88 31.31 28.39 24.64 18.02 14.04 12.49 10.66 30.32 23.47 21.11 18.19 44.88 31.31 28.39 24.64 49.87 34.49 30.35 26.17 21.39 16.64 13.51 39.02 29.72 26.57 22.58 51.61 36.01 32.34 26.92 23.31 18.16 16.06 13.51 39.02 29.72 26.58 51.61 36.01 32.38 27.64<	74,	12.22	9.51	8.51	cs.7	21.47	16.35	14.80	12.90	38.60	26.92	24.51	21.46	18.2
14,00 10,90 9.74 8.38 24,49 18.66 16.85 14.64 41.72 29.10 26.45 23.07 16.53 11.86 10.58 9.08 26.41 20.11 18.15 14.72 29.10 26.45 23.07 16.55 11.86 10.58 9.08 26.41 20.11 18.15 44.88 31.31 28.39 24.64 18.02 14.04 12.49 10.66 30.82 23.47 21.11 18.19 46.50 32.45 29.37 25.41 21.39 16.64 13.51 30.82 22.79 19.57 48.17 33.60 30.35 26.17 23.31 18.16 16.06 13.51 39.02 29.72 26.58 51.61 36.39 37.25 33.41 28.35 25.38 19.77 17.43 14.59 31.85 28.39 24.00 53.39 37.25 33.41 29.02 25.38 20.47 16.87 46.29 <td>80 (</td> <td>13.01</td> <td>10.13</td> <td>9.07</td> <td>7.81</td> <td>22.86</td> <td>17.41</td> <td>15.74</td> <td>13.70</td> <td>40.15</td> <td>28.01</td> <td>25.48</td> <td>22.27</td> <td>18.7</td>	80 (13.01	10.13	9.07	7.81	22.86	17.41	15.74	13.70	40.15	28.01	25.48	22.27	18.7
15.23 11.86 10.58 9.08 26.41 20.11 18.15 15.73 43.29 30.20 27.41 23.86 16.55 12.89 11.49 9.84 28.51 21.71 19.57 16.91 44.88 31.31 23.86 18.02 12.89 11.49 9.84 28.51 21.71 18.19 44.86 31.31 28.39 24.64 19.64 15.29 10.66 30.82 22.79 19.57 48.17 33.36 26.17 21.39 16.66 13.51 39.02 22.79 19.57 48.17 33.60 30.35 26.97 23.31 18.16 16.06 13.51 39.02 29.72 26.58 51.61 36.13 32.38 27.64 25.33 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 25.54 21.50 18.90 15.71 44.00 33.51 29.79 </td <td>949</td> <td>14.00</td> <td>10.90</td> <td>9.74</td> <td>8.38</td> <td>24.49</td> <td>18.66</td> <td>16.85</td> <td>14.64</td> <td>41.72</td> <td>29.10</td> <td>26.45</td> <td>23.07</td> <td>19.1</td>	949	14.00	10.90	9.74	8.38	24.49	18.66	16.85	14.64	41.72	29.10	26.45	23.07	19.1
16.55 12.89 11.49 9.84 28.51 27.71 19.57 16.91 44.88 31.31 28.39 24.64 18.02 14.04 12.49 10.66 30.82 23.47 21.11 18.19 46.50 32.45 29.37 25.41 21.39 15.29 13.66 30.32 25.38 22.79 19.57 48.17 33.35 26.17 23.31 18.66 14.77 12.50 36.07 27.47 24.61 27.64 49.87 34.79 31.36 26.92 25.33 18.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 35.25 31.23 26.01 57.07 39.81 35.48 29.67 25.05 21.86	<u></u>	15,23	11.80	10.58	80.8	26.41	Z0.11	18.15	15.73	43.29	30.20	27.41	23.86	19.6
18.02 14.04 12.49 10.66 30.82 23.47 21.11 18.19 46.50 32.45 29.37 25.41 19.64 15.29 13.58 11.54 33.33 25.38 22.79 19.57 48.17 33.60 30.35 26.17 21.39 16.66 14.77 12.50 36.07 27.47 24.61 21.04 49.87 34.79 31.36 26.92 23.31 18.16 16.06 13.51 39.02 29.72 26.57 22.58 51.61 36.01 32.38 27.64 25.38 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 37.07 32.71 26.99 58.97 41.13 36.52 30.27 </td <td>51</td> <td>16.55</td> <td>12.89</td> <td>11.49</td> <td>48.8</td> <td>28.51</td> <td>21.71</td> <td>19.57</td> <td>16.91</td> <td>44.88</td> <td>31.31</td> <td>28.39</td> <td>24.64</td> <td>20.0</td>	51	16.55	12.89	11.49	48.8	28.51	21.71	19.57	16.91	44.88	31.31	28.39	24.64	20.0
19.64 15.29 13.58 11.54 33.33 25.38 22.79 19.57 48.17 33.60 30.35 26.17 21.39 16.66 14.77 12.50 36.07 27.47 24.61 21.04 49.87 34.79 31.36 26.92 23.31 18.16 16.06 13.51 39.02 29.72 26.57 22.58 51.61 36.01 32.38 27.64 25.38 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.86 17.87 37.07 32.71 26.99 58.97 41.13 36.52 30.27 </td <td>25</td> <td>18.02</td> <td>14.04</td> <td>12.49</td> <td>10.66</td> <td>30.82</td> <td>23.47</td> <td>21.11</td> <td>18.19</td> <td>46.50</td> <td>32.45</td> <td>29.37</td> <td>25.41</td> <td>20.4</td>	25	18.02	14.04	12.49	10.66	30.82	23.47	21.11	18.19	46.50	32.45	29.37	25.41	20.4
21.39 16.66 14.77 12.50 36.07 27.47 24.61 21.04 49.87 34.79 31.36 26.92 23.31 18.16 16.06 13.51 39.02 29.72 26.57 22.58 51.61 36.01 32.38 27.64 25.38 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.86 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	23	19.64	15.29	13,58	11.54	33.33	25.38	22.79	19.57	48.17	33.60	30.35	26.17	20.8
23.31 18.16 16.06 13.51 39.02 29.72 26.57 22.58 51.61 36.01 32.38 27.64 25.38 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.88 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	4¢	21.39	16.66	14.77	12.50	36.07	27.47	24.61	21.04	49.87	34.79	31.36	26.92	21.2
25.38 19.77 17.43 14.59 41.83 31.85 28.39 24.00 53.39 37.25 33.41 28.35 27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.88 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	22	23.31	18.16	16.06	13.51	39.02	29.72	26.57	22.58	51.61	36.01	32.38	27.64	21.5
27.61 21.50 18.90 15.71 44.00 33.51 29.79 25.01 55.21 38.52 34.44 29.02 29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.88 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	92	25.38	19.77	17.43	14.59	41.83	31.85	28.39	24.00	53.39	37.25	33.41	28.35	21.9
29.99 23.35 20.47 16.87 46.29 35.25 31.23 26.01 57.07 39.81 35.48 29.67 32.17 25.05 21.88 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	22	27.61	21.50	18.90	15.71	44.00	33.51	29.79	25.01	55.21	38.52	34.44	29.02	22.2
32.17 25.05 21.88 17.87 48.67 37.07 32.71 26.99 58.97 41.13 36.52 30.27	28	29.99	23.35	20.47	16.87	46.29	35.25	31.23	26.01	57.07	39.81	35.48	29.67	22.5
	ගු	32.17	25.05	21.88	17.87	48 67	37.07	20 71	20.00	50 07	7.7	C L C C	1000	ç

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Gender				Bright		Para la	Unisex	San		ii ai saay			
L		Benefit Peri	Benefit Period is 2 Years			Benefit Period is 5 Years	is 5 Years			enefit Period i	Benefit Period is Entire Coverage Period	age Period	
anssi Age	09	walting Fe	walfing Feriod in Days	365	en u	Waiting Period in Days	d in Days	385	09	waitin	waiting Period in Days	VS	750
200	2.92	2.35		1.88	4.51		3,23	2.86	79.7	5.60	5.14	4.54	4 19
19	2.84	i (N		1.83	4.51	3.54	3.23	2.86	7.67	5.60	5.74	45.54	4.19
2	2.75			1.77	4.51	3.54	3.23	2.86	7.67	5.60	5.14	4.54	4.19
21	2.78			1.79	4.59	3.60	3.28	2.91	7.81	5.70	5.22	4.62	4.27
22	2.84	2.28		1.81	4.69	3.68	3.36	2.98	8.01	5.85	5.36	4.73	4.37
23	2.91	2.35	2.12	1.86	4.84	3.80	3.47	3.05	8.25	6.02	5.50	4.87	4.50
24	3.01	2.42		1.92	5.01	3.93	3.59	3.16	8.54	6.24	5.70	5.02	4.65
25	3.13	2.52		2.00	5.22	4.10	3.73	3.29	8.87	6.48	5.92	5.22	4.82
56	3.26			2.08	5.46	4.28	3.89	3.43	9.26	6.76	6.17	5.44	5.03
27	3.42		2.49	2.18	5.73	4.50	4.09	3.61	69.6	7.07	6.47	5.69	5.27
28	3.61	2.90		2.29	6.02	4.73	4.30	3.79	10.17	7.42	6.78	5.98	5.53
59	3.80			2.42	6.36	4.99	4.53	4.00	10.69	7.81	7.14	6.28	5.81
30	4.02	3.24		2.56	6.72	5.28	4.80	4.24	11.27	8.23	7.52	6.62	6.13
31	4.26	3.43		2.72	7.12	5.59	5.09	4.49	11.91	8.70	7.95	7.01	6.48
32	4.53	3.65		2.89	7.56	5.93	5.41	4.77	12.63	9.22	8.43	7.43	6.86
33	4.84		3.52	3.09	8.04	6.31	5.75	5.07	13.41	9.78	8.94	7.89	7.27
34	5,15			3.29	8.56	6.72	6.13	5.40	14.23	10.39	9.50	8.38	7.70
35	5.50			3.51	9.11	7.15	6.52	5.75	15.09	11.03	10.08	8.90	8.16
36	5.85			3.75	9.68	7.60	6.92	6.12	16.00	11.67	10.69	9.43	8.62
37	6.22	5.01		3.98	10.27	8.06	7.36	6.50	16.91	12.34	11.31	9.98	9.08
88	6.60			4.23	10.89	8.54	7.80	6.89	17.82	13.02	11.93	10.54	9.54
39	6.98			4.46	11.51	9.03	8.24	7.29	18.73	13.69	12.55	11.08	66.6
6	7.37			4.69	12.15	9.53	8.70	7.69	19.64	14.34	13.15	11.62	10.41
41	7.69	6.19		4.89	12.75	10.00	9.14	80.8	20.49	14.96	13.72	12,13	10.80
42	7.94		5.78	5.05	13.25	10.40	9.49	8.39	21.29	15.55	14.26	12.59	11.15
43	8.13			5.19	13.69	10.75	9.81	8.67	22.06	16.10	14.78	13.05	11.45
44	8.31			5.33	14.14	11.10	10.13	8.95	22.83	16.67	15.29	13.50	11.7
45	8.55			5.48	14.65	11.50	10.50	9.27	23.63	17.26	15.82	13.96	12.06
46	8.86			5.66	15.27	11.99	10.93	9.65	24.48	17.89	16.39	14.45	12.36
47	9.29			2.92	16.05	12.59	11.49	10.12	25.44	18.57	17.01	14.97	12.70
8 4	9.89		7.19	6.30	17.05	13.39	12.20	10.74	26.49	19.34	17.70	15.57	13.06
2 i	10.69			6.79	18.33	14.39	13.10	11.51	27.69	20.22	18.49	16.22	13,49
2 :	11.11	9.46		7.44	19.95	15.66	14.25	12.49	29.07	21.22	19.39	16.97	13.96
51	12.94	10.41		8.15	21.75	17.08	15.51	13.55	30.59	22.33	20.37	17.79	14.47
25	14.25	11.46		8:90	23.76	18.66	16.91	14.73	32.22	23.53	21.42	18.65	15.02
23	15.71	12.64		9.72	25.97	20.39	18.45	16.01	33.95	24.79	22.53	19.53	15.56
¥ ;	17.29	13.87		10.60	28.37	22.27	20.11	17.38	35.78	26.13	23.70	20.45	16.13
22	19.01	15.22		11.53	30.61	24.03	21.65	18.60	37.73	27.55	24.93	21.40	16.70
56	20.87	16.66	•	12.52	32.49	25.50	22.92	19.57	39.77	29.04	26.21	22.37	17.28
22	22.47	17.99		13.39	34,48	27.06	24.25	20.57	41.92	30.62	27.55	23.35	17.86
28	24.25	19.45		14.32	36.83	28.90	25.81	21.66	44.18	32.26	28.93	24.33	18.46
29	26.64	21.23		15.43	40.08	31.21	27.69	23.03	46.55	33.99	30.31	25.22	19.00
- 09	29.13	23.21	20.34	16.63	43.41	33.77	29.85	24.56	49 02	35.60	31.61	26.03	10.40